

Table II.D.1(1997) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,332.29	5,102.50	5,263.74	5,119.80	5,122.23	5,489.97	5,178.21	5,366.70
New England:								
Maine	5,070.75	4,732.01	2,980.60	5,066.00	5,435.95	5,635.67	4,216.18	5,474.73
Massachusetts	5,794.08	6,455.25	6,552.75	5,806.45	5,870.67	5,545.40	6,210.44	5,685.30
Connecticut	6,139.48	5,352.70	6,717.30	5,899.85	6,748.05	6,242.94	5,713.98	6,365.68
Rhode Island	5,403.12	5,356.02	5,137.62	4,902.84	4,783.14	5,740.59	5,212.45	5,455.06
Middle Atlantic:								
New York	5,900.98	5,954.41	5,790.10	6,698.71	5,750.81	5,837.64	6,115.09	5,852.66
New Jersey	6,228.39	6,068.27	6,846.19	6,235.75	5,714.96	6,369.62	6,363.67	6,194.39
Pennsylvania	5,157.01	5,368.91	5,366.04	4,745.92	5,441.47	5,147.24	5,099.53	5,169.83
East North Central:								
Ohio	5,197.95	4,698.24	4,899.06	4,787.08	4,855.81	5,525.32	4,766.43	5,281.25
Indiana	4,979.59	4,518.54	4,433.49	4,947.23	4,342.82	5,280.43	4,639.57	5,044.57
Illinois	5,462.21	5,626.49	7,262.39	5,418.29	5,309.98	5,240.56	6,329.27	5,269.75
Michigan	5,009.57	4,497.03	4,701.93	5,172.70	4,722.38	5,174.13	4,802.50	5,054.20
Wisconsin	5,477.51	4,868.14	6,130.00	5,299.18	5,046.07	5,617.92	5,682.38	5,425.34
West North Central:								
Minnesota	5,064.13	4,279.72	4,665.05	4,817.75	4,455.94	5,461.03	4,451.82	5,205.23
Iowa	5,192.21	4,589.97	4,458.28	4,611.05	5,373.70	5,372.71	4,541.65	5,319.33
Missouri	4,871.61	4,815.48	4,712.10	4,398.68	5,281.55	4,876.08	4,563.61	4,928.80
Kansas	5,007.04	3,889.08	5,361.14	4,913.70	4,926.45	5,474.85	4,372.48	5,271.65
South Atlantic:								
Maryland	5,381.96	5,763.63	5,470.45	4,832.15	5,025.55	5,573.94	5,518.95	5,348.14
District of Columbia	6,050.44	6,447.11	5,831.28	6,921.70	6,207.78	5,657.28	6,440.98	5,928.76
Virginia	5,300.48	4,708.35	4,631.01	5,500.69	5,212.06	5,403.63	4,841.21	5,384.76
North Carolina	5,632.52	5,279.76	4,856.83	4,293.25	5,031.21	5,970.80	5,085.09	5,704.80
South Carolina	4,645.31	4,896.39	5,729.45	3,776.65	3,855.07	4,939.68	4,574.36	4,658.79
Georgia	5,110.13	5,314.51	5,016.98	4,621.97	4,910.25	5,270.58	5,046.81	5,121.32
Florida	5,452.87	5,205.65	4,955.48	4,905.64	5,644.02	5,517.51	4,988.07	5,534.85
East South Central:								
Kentucky	5,197.36	5,000.80	4,926.34	5,312.34	5,343.89	5,131.84	4,743.54	5,282.48
Tennessee	5,153.24	4,534.65	4,752.93	4,787.87	4,537.33	5,467.15	4,722.54	5,218.36
Alabama	4,822.66	4,709.94	4,678.95	4,905.81	4,345.62	5,017.08	4,733.60	4,841.41
Mississippi	4,570.99	3,998.31	4,317.85	4,113.43	4,087.03	5,143.96	4,015.56	4,807.19
West South Central:								
Arkansas	4,538.94	4,262.86	4,716.94	4,225.88	3,880.39	4,897.79	4,451.83	4,555.63
Louisiana	5,038.52	5,241.40	5,355.18	5,248.31	4,917.28	4,856.06	5,329.56	4,896.80
Oklahoma	4,983.19	4,561.55	5,343.89	4,978.57	4,970.22	4,969.17	4,671.03	5,051.03
Texas	5,693.39	4,806.87	4,916.07	5,885.08	5,142.64	5,961.52	5,534.06	5,726.71
Mountain:								
Colorado	4,989.39	4,330.09	4,823.97	5,095.67	4,902.06	5,097.20	4,513.76	5,095.01
Arizona	5,354.58	4,331.71	4,536.23	5,122.55	4,829.42	5,571.36	4,936.19	5,407.90
Utah	5,659.76	3,982.43	4,937.12	4,684.72	4,842.19	6,657.90	4,282.97	6,152.42
Nevada	5,031.36	5,353.81	4,690.14	4,929.51	5,537.44	4,912.85	4,940.75	5,045.46
Pacific:								
Washington	5,010.86	4,810.97	5,132.07	5,262.88	4,599.57	5,092.21	5,112.30	4,983.40
Oregon	4,986.18	5,101.39	4,561.09	4,711.52	4,884.51	5,113.37	4,773.97	5,040.55
California	5,143.24	4,602.82	4,332.46	4,528.48	4,978.58	5,477.96	4,458.20	5,277.62
Alaska	6,025.66	5,135.29	5,740.91	6,703.02	7,221.58	5,336.60	5,855.26	6,086.91
Hawaii	5,327.13	5,421.88	5,604.70	5,176.84	5,405.25	5,272.36	5,461.85	5,282.70
States not shown separately	5,232.98	5,787.61	4,748.07	4,910.51	4,797.22	5,425.59	5,310.98	5,208.13

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.1(1997) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40. 86	79. 33	88. 46	85. 23	89. 69	43. 23	59. 98	41. 98
New England:								
Maine	252. 23	377. 45	711. 91	311. 84	283. 41	374. 19	412. 66	240. 52
Massachusetts	152. 21	234. 12	720. 92	243. 56	282. 20	334. 96	119. 07	215. 80
Connecticut	160. 27	429. 74	266. 10	381. 61	305. 13	274. 41	293. 60	230. 78
Rhode Island	107. 83	140. 87	236. 62	70. 44	209. 60	179. 23	114. 96	132. 49
Middle Atlantic:								
New York	134. 81	256. 64	212. 11	458. 83	189. 65	177. 26	251. 02	143. 48
New Jersey	187. 95	287. 47	96. 69	232. 39	226. 07	292. 60	139. 36	238. 21
Pennsylvania	111. 00	280. 45	162. 79	151. 89	277. 30	190. 52	114. 14	129. 89
East North Central:								
Ohio	219. 63	223. 50	276. 94	103. 84	295. 42	355. 82	88. 41	249. 19
Indiana	122. 35	632. 62	321. 24	122. 07	352. 22	148. 06	186. 07	131. 75
Illinois	183. 97	366. 56	658. 82	462. 66	318. 13	256. 36	283. 20	235. 25
Michigan	148. 28	169. 37	134. 12	238. 97	334. 47	240. 44	82. 10	175. 45
Wisconsin	196. 61	220. 74	301. 46	134. 90	465. 85	277. 58	219. 89	235. 66
West North Central:								
Minnesota	126. 57	242. 27	341. 01	166. 30	313. 04	189. 51	209. 92	148. 59
Iowa	181. 14	271. 24	149. 42	254. 29	250. 06	239. 32	114. 92	217. 22
Missouri	59. 72	352. 79	532. 62	143. 47	445. 40	254. 72	157. 48	112. 71
Kansas	155. 31	368. 93	175. 78	195. 68	251. 27	239. 22	265. 59	156. 19
South Atlantic:								
Maryland	133. 49	264. 87	250. 47	233. 70	638. 94	231. 53	159. 95	160. 93
District of Columbia	132. 20	394. 66	369. 14	377. 49	242. 66	251. 54	282. 88	142. 69
Virginia	203. 35	349. 49	701. 41	313. 88	498. 42	245. 72	300. 80	226. 89
North Carolina	201. 49	267. 25	535. 55	520. 58	385. 75	249. 81	213. 71	203. 41
South Carolina	176. 54	403. 77	814. 09	637. 96	416. 08	159. 89	357. 16	174. 33
Georgia	200. 56	419. 62	650. 89	352. 96	648. 05	184. 92	322. 86	224. 81
Florida	107. 09	148. 31	209. 80	240. 09	357. 46	148. 29	145. 29	125. 58
East South Central:								
Kentucky	159. 25	301. 84	249. 00	660. 39	495. 37	370. 31	166. 94	252. 26
Tennessee	170. 48	376. 38	476. 38	254. 24	488. 70	244. 19	252. 39	179. 70
Alabama	163. 93	310. 92	227. 88	578. 90	202. 25	232. 80	290. 77	181. 07
Mississippi	155. 19	222. 52	254. 82	178. 44	218. 73	310. 26	174. 50	205. 23
West South Central:								
Arkansas	258. 34	238. 24	372. 66	500. 36	189. 11	290. 26	185. 51	271. 38
Louisiana	187. 70	230. 26	423. 21	296. 13	447. 65	341. 42	157. 38	238. 18
Oklahoma	202. 14	358. 91	299. 84	342. 87	415. 72	198. 34	171. 06	218. 92
Texas	236. 35	279. 32	281. 10	340. 02	267. 83	343. 53	218. 95	260. 13
Mountain:								
Colorado	105. 06	583. 40	287. 22	215. 06	429. 62	98. 04	232. 16	116. 82
Arizona	293. 35	238. 68	328. 53	268. 16	287. 69	415. 09	238. 72	335. 17
Utah	336. 73	258. 41	459. 02	172. 52	299. 25	515. 27	217. 07	396. 82
Nevada	274. 17	468. 16	410. 42	329. 19	547. 40	264. 74	260. 08	297. 89
Pacific:								
Washington	79. 13	552. 48	309. 97	414. 84	148. 51	135. 67	128. 82	89. 82
Oregon	159. 18	436. 77	279. 14	407. 39	278. 33	272. 39	192. 86	208. 00
California	62. 87	172. 93	136. 21	167. 33	238. 38	125. 96	121. 69	63. 63
Alaska	263. 73	542. 53	579. 12	597. 28	371. 94	167. 73	361. 05	199. 71
Hawaii	126. 00	210. 89	177. 73	177. 46	270. 04	197. 25	191. 38	144. 49
States not shown separately	242. 16	275. 14	334. 78	204. 76	251. 18	327. 64	221. 13	278. 54

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.1.a(1997) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,152.10	4,926.09	5,250.50	4,864.13	5,007.65	5,254.29	5,036.46	5,173.08
New England:								
Maine	5,828.92	5,334.59	5,512.79	5,286.85	5,510.56	6,072.76	5,290.43	5,949.52
Massachusetts	5,668.58	6,353.36	6,174.11	5,669.31	5,994.12	5,243.41	6,035.56	5,521.41
Connecticut	6,150.19	6,073.20	7,021.33	6,096.49	6,333.43	6,022.41	6,371.54	6,087.92
Rhode Island	5,100.07	4,948.36	4,652.08	4,913.65	4,261.44	5,363.61	4,863.30	5,205.60
Middle Atlantic:								
New York	5,019.76	4,672.02	4,865.22	4,971.93	5,174.62	5,015.10	4,740.81	5,071.15
New Jersey	6,030.71	5,619.64	5,920.05	6,143.34	5,167.65	6,161.73	5,868.62	6,063.72
Pennsylvania	5,071.92	5,483.33	5,439.85	5,008.40	4,864.17	5,058.65	5,396.58	5,005.85
East North Central:								
Ohio	5,124.06	4,121.55	4,407.82	4,627.14	4,932.36	5,392.70	4,407.54	5,199.77
Indiana	5,609.59	3,588.40	3,272.66 *	5,478.71	5,323.16	5,734.90	4,462.60	5,719.44
Illinois	5,358.50	5,318.12	10,790.86	5,452.86	5,239.78	4,921.16	8,371.75	4,969.52
Michigan	4,815.67	4,999.94	5,565.28	4,907.95	5,198.51	4,712.72	5,044.94	4,793.07
Wisconsin	5,502.63	4,992.01	5,389.56	5,508.11	5,714.45	5,488.58	5,181.35	5,556.09
West North Central:								
Minnesota	5,141.44	4,881.77	5,325.69	4,327.03	5,331.42	5,166.87	5,044.61	5,165.78
Iowa	5,091.99	4,658.09	4,055.59	4,484.46	5,423.46	5,191.57	4,478.38	5,225.30
Missouri	4,951.82	5,540.70	4,762.00	4,631.17	4,206.51	5,056.57	4,792.14	4,977.48
Kansas	5,068.00	5,996.35	5,796.84	4,530.28	4,887.60	5,220.20	5,012.11	5,093.69
South Atlantic:								
Maryland	5,344.18	5,893.35	5,144.02	5,007.42	5,117.42	5,430.94	5,324.76	5,349.67
District of Columbia	5,514.25	5,804.54	6,186.91	5,413.52	5,734.23	5,380.49	5,914.47	5,414.69
Virginia	6,005.35	4,318.55	4,658.83	5,659.20	6,226.53	6,294.68	4,498.73	6,321.27
North Carolina	6,090.43	3,689.93	4,741.49	4,264.56	4,374.74	6,360.55	4,311.77	6,209.57
South Carolina	4,882.55	5,315.03	4,826.68	3,958.98	4,675.60	5,044.99	4,502.82	4,998.01
Georgia	5,038.33	4,293.25	3,854.46	4,861.65	5,159.98	5,289.42	4,129.20	5,241.75
Florida	5,295.22	5,162.26	5,926.62	4,159.53	5,690.18	5,302.67	5,050.36	5,351.87
East South Central:								
Kentucky	5,102.97	4,226.74	5,306.96	5,878.79	6,245.39	4,134.41	4,389.29	5,179.04
Tennessee	5,897.17	4,131.24	3,503.44	5,711.80	9,151.72	5,804.60	4,957.42	5,990.34
Alabama	5,337.39	4,339.48	4,903.54	5,916.50	4,040.54	5,619.56	4,576.41	5,475.20
Mississippi	5,387.30	3,021.74 *	2,760.00 *	3,834.61	4,308.00 *	5,860.52	3,302.34	5,729.63
West South Central:								
Arkansas	4,023.38	3,935.64	4,286.19	4,185.19	3,245.19	4,385.96	4,135.57	3,995.03
Louisiana	4,983.19	4,708.09	4,696.93	5,643.26	6,168.17	4,862.78	4,848.28	5,058.81
Oklahoma	4,689.05	5,139.19 *	4,173.06	4,262.79	4,481.98 *	4,849.09	4,349.20	4,782.76
Texas	5,244.21	5,233.73	3,862.18	4,949.80	5,156.71	5,372.92	5,060.20	5,264.60
Mountain:								
Colorado	4,842.31	3,810.15	4,229.75	4,637.88	5,007.61	4,964.32	4,216.40	4,951.94
Arizona	4,795.32	3,992.99	4,008.44	5,171.06	4,672.10	4,808.59	4,880.89	4,782.67
Utah	6,691.71	4,764.54	4,517.36	4,843.62	3,866.68	7,902.46	4,644.84	7,096.67
Nevada	5,416.76	3,122.60	6,097.18	5,018.16	4,937.92	5,574.89	4,811.67	5,467.43
Pacific:								
Washington	4,793.81	4,279.52	4,204.62	5,252.72	4,470.24	4,952.30	4,573.77	4,839.66
Oregon	4,751.06	5,344.21	4,648.34	4,878.36	4,737.45	4,660.87	4,998.17	4,681.22
California	4,556.67	4,285.84	4,125.25	4,042.78	4,226.20	4,884.18	4,146.18	4,627.14
Alaska	6,803.15	0.00	5,400.00 *	5,628.00 *	8,570.55	6,017.60	5,400.00 *	7,030.91
Hawaii	5,165.00	4,590.89	5,761.74	4,768.17	5,898.31	4,918.67	5,122.35	5,183.37
States not shown separately	4,953.05	5,036.73	5,897.73	4,820.24	4,856.69	4,921.20	5,259.94	4,896.35

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.1.a(1997) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private sector-establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.12	90.25	239.18	76.67	51.89	50.24	104.35	40.39
New England:								
Maine	164.46	951.18	1,464.40	801.81	1,188.88	925.65	163.05	649.98
Massachusetts	97.36	240.44	663.12	197.82	224.00	402.09	169.05	133.64
Connecticut	245.99	755.43	1,525.89	524.86	973.01	314.67	440.92	255.98
Rhode Island	172.89	524.57	992.34	64.78	491.26	253.02	117.80	233.97
Middle Atlantic:								
New York	80.81	476.57	554.27	554.44	327.66	115.97	254.23	110.11
New Jersey	140.90	361.22	1,441.29	712.27	959.88	680.28	265.17	205.28
Pennsylvania	168.12	901.27	221.70	612.27	603.86	283.90	343.63	212.67
East North Central:								
Ohio	314.61	949.92	839.39	759.58	790.26	395.88	523.40	334.48
Indiana	239.85	1,075.19	1,318.46 *	1,072.12	1,420.56	266.64	661.35	176.00
Illinois	130.91	1,265.75	2,932.65	1,220.97	236.38	225.94	1,697.34	214.39
Michigan	124.44	1,064.18	1,333.21	752.04	578.27	170.98	593.76	138.11
Wisconsin	240.63	855.74	997.00	1,426.68	1,152.92	597.04	226.40	273.54
West North Central:								
Minnesota	242.68	634.21	1,023.66	1,010.54	1,088.23	668.60	301.13	404.27
Iowa	254.67	1,119.74	1,084.73	970.64	1,177.29	292.43	528.68	275.71
Missouri	152.89	1,401.97	877.10	596.10	668.38	297.65	595.90	209.90
Kansas	196.93	1,369.87	1,276.38	556.82	1,169.19	964.05	477.22	566.92
South Atlantic:								
Maryland	226.04	943.04	581.97	654.20	646.09	332.29	226.96	280.61
District of Columbia	182.03	446.89	1,330.65	671.95	260.01	315.42	403.14	191.15
Virginia	323.55	506.41	840.60	476.09	1,282.52	336.46	272.86	377.47
North Carolina	342.73	1,062.00	1,235.41	1,118.80	1,066.94	356.58	935.29	358.50
South Carolina	195.75	1,283.91	1,393.20	831.03	1,110.49	189.92	963.20	178.58
Georgia	176.79	1,038.98	1,022.93	927.60	1,343.80	152.78	926.65	113.76
Florida	183.77	251.73	1,036.04	340.23	514.35	254.00	333.27	184.36
East South Central:								
Kentucky	325.15	820.72	1,309.73	1,303.84	1,346.08	680.22	267.09	694.80
Tennessee	350.72	778.29	983.85	1,411.56	2,329.65	298.71	992.96	314.40
Alabama	335.36	687.82	1,168.91	986.30	1,043.49	682.24	163.15	463.89
Mississippi	434.92	953.00 *	872.79 *	1,073.97	1,362.31 *	851.42	950.44	584.74
West South Central:								
Arkansas	487.26	933.41	912.80	1,005.90	819.18	957.41	640.42	664.69
Louisiana	250.92	1,033.44	1,229.89	1,481.75	1,276.35	554.09	620.39	344.40
Oklahoma	270.99	1,636.60 *	546.78	718.80	1,423.70 *	534.93	660.13	226.62
Texas	174.97	852.89	1,009.92	712.02	591.21	211.16	631.99	159.45
Mountain:								
Colorado	128.93	707.57	794.73	708.53	579.77	173.15	455.48	139.56
Arizona	212.58	671.34	805.31	595.89	579.10	226.18	324.22	202.24
Utah	647.89	1,058.06	985.73	529.92	930.29	884.37	270.96	670.56
Nevada	282.73	873.84	1,757.54	779.25	837.94	301.22	833.41	305.55
Pacific:								
Washington	161.39	1,074.03	683.25	1,250.98	992.70	214.43	595.05	209.95
Oregon	250.93	657.98	621.64	661.94	526.51	971.03	330.16	293.25
California	101.56	187.83	272.79	102.22	165.57	102.22	176.31	108.70
Alaska	1,467.88	0.00	1,707.63 *	1,779.73 *	2,419.96	1,559.09	1,707.63 *	1,517.79
Hawaii	149.64	527.07	903.74	532.14	319.28	139.97	249.53	201.04
States not shown separately	168.87	566.94	1,099.38	612.76	1,011.85	201.58	255.03	151.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. D. 1. b(1997) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5, 401. 29	4, 981. 84	5, 193. 82	5, 234. 93	5, 166. 03	5, 617. 22	5, 155. 53	5, 457. 65
New England:								
Maine	4, 243. 99	4, 380. 76	1, 875. 33 *	5, 316. 07	4, 987. 02	4, 623. 56	3, 472. 75	4, 825. 20
Massachusetts	5, 900. 60	6, 723. 27	6, 860. 91	6, 008. 91	5, 895. 05	5, 739. 79	6, 491. 99	5, 809. 23
Connecticut	6, 015. 70	5, 232. 92	6, 586. 59	5, 630. 24	6, 839. 70	6, 287. 14	5, 483. 91	6, 437. 33
Rhode Island	5, 496. 80	5, 624. 13	5, 050. 50	4, 822. 99	4, 806. 83	5, 867. 47	5, 211. 92	5, 539. 21
Middle Atlantic:								
New York	6, 640. 08	6, 204. 91	6, 301. 39	7, 901. 10	6, 011. 53	6, 862. 18	6, 602. 16	6, 649. 07
New Jersey	6, 249. 39	6, 439. 71	7, 177. 21	6, 185. 46	5, 799. 61	6, 419. 98	6, 614. 97	6, 151. 61
Pennsylvania	5, 200. 94	5, 582. 00	5, 534. 17	4, 641. 02	5, 944. 49	5, 148. 34	4, 948. 44	5, 240. 87
East North Central:								
Ohio	5, 223. 07	4, 833. 78	5, 133. 84	4, 864. 59	4, 822. 83	5, 565. 87	4, 875. 68	5, 300. 67
Indiana	4, 779. 92	4, 563. 38	3, 963. 98	4, 855. 58	4, 228. 96	5, 068. 35	4, 555. 15	4, 824. 84
Illinois	5, 470. 07	5, 616. 17	6, 181. 98	5, 450. 52	5, 336. 34	5, 435. 79	5, 767. 59	5, 405. 28
Michigan	5, 024. 93	4, 139. 08	4, 179. 55	5, 592. 83	4, 492. 41	5, 329. 91	4, 801. 79	5, 062. 66
Wisconsin	5, 471. 17	4, 794. 54	5, 613. 38	5, 173. 80	4, 544. 81	5, 819. 06	5, 279. 65	5, 513. 76
West North Central:								
Minnesota	4, 977. 41	4, 294. 74	4, 371. 94	4, 957. 87	4, 118. 23	5, 348. 02	4, 349. 83	5, 085. 46
Iowa	5, 264. 16	4, 695. 26	4, 791. 90	4, 649. 81	5, 405. 70	5, 423. 53	4, 710. 85	5, 350. 08
Missouri	4, 813. 41	4, 822. 21	4, 729. 57	4, 264. 98	5, 672. 44	4, 674. 69	4, 530. 19	4, 873. 17
Kansas	4, 911. 56	3, 617. 65	5, 251. 77	5, 013. 83	5, 054. 83	5, 522. 14	4, 143. 33	5, 334. 57
South Atlantic:								
Maryland	5, 333. 48	5, 905. 00	5, 917. 29	4, 703. 95	4, 770. 63	5, 756. 87	5, 675. 69	5, 246. 72
District of Columbia	6, 458. 21	7, 048. 43	5, 731. 29	7, 534. 99	6, 226. 25	6, 231. 79	6, 776. 60	6, 333. 00
Virginia	5, 233. 45	4, 837. 38	4, 837. 87	5, 458. 28	5, 634. 66	5, 159. 51	5, 049. 17	5, 266. 48
North Carolina	5, 210. 31	5, 058. 77	5, 011. 32	4, 237. 10	5, 135. 16	5, 465. 89	5, 140. 94	5, 221. 36
South Carolina	4, 567. 92	4, 723. 58	6, 037. 19	3, 655. 41	3, 396. 77	5, 002. 22	4, 449. 07	4, 589. 00
Georgia	4, 988. 63	5, 980. 23	5, 373. 41	4, 528. 27	4, 870. 84	5, 030. 75	5, 318. 60	4, 926. 18
Florida	5, 541. 81	5, 126. 92	4, 471. 57	5, 492. 81	5, 664. 70	5, 656. 49	4, 859. 82	5, 665. 26
East South Central:								
Kentucky	4, 985. 87	5, 161. 43	4, 445. 79	4, 276. 70	4, 638. 25	5, 360. 88	4, 623. 07	5, 059. 29
Tennessee	4, 879. 95	4, 345. 79	5, 153. 37	4, 862. 93	4, 084. 34	5, 367. 81	4, 648. 03	4, 921. 44
Alabama	4, 798. 70	4, 993. 19	4, 650. 16	4, 409. 33	4, 535. 50	4, 996. 22	4, 727. 06	4, 812. 96
Mississippi	4, 585. 50	4, 021. 10	4, 467. 91	4, 308. 78	3, 608. 93	5, 459. 52	4, 112. 76	4, 733. 10
West South Central:								
Arkansas	4, 728. 28	4, 307. 12	4, 773. 85	3, 989. 47	3, 815. 21	5, 193. 43	4, 516. 03	4, 763. 72
Louisiana	5, 022. 48	5, 024. 64	5, 658. 31	5, 195. 39	4, 573. 21	4, 745. 29	5, 535. 96	4, 744. 47
Oklahoma	4, 838. 72	4, 511. 00	4, 711. 30	4, 688. 04	4, 872. 95	4, 956. 12	4, 140. 81	4, 967. 35
Texas	5, 797. 81	4, 673. 37	5, 274. 45	6, 057. 72	5, 023. 74	6, 256. 56	5, 583. 04	5, 859. 37
Mountain:								
Colorado	5, 080. 14	4, 607. 69	5, 167. 42	5, 647. 55	4, 878. 04	4, 993. 98	4, 671. 87	5, 213. 97
Arizona	5, 406. 53	4, 207. 20	5, 348. 91	5, 140. 06	4, 737. 23	5, 652. 73	5, 006. 34	5, 453. 12
Utah	5, 249. 17	3, 839. 81	4, 708. 72	4, 586. 33	5, 212. 00	6, 095. 69	4, 051. 93	5, 772. 53
Nevada	4, 825. 36	5, 612. 81	4, 579. 80	4, 998. 23	5, 724. 62	4, 381. 21	5, 017. 17	4, 788. 79
Pacific:								
Washington	5, 022. 32	4, 846. 12	5, 394. 11	5, 197. 51	4, 528. 41	5, 104. 49	5, 208. 43	4, 970. 89
Oregon	5, 104. 77	4, 592. 72	4, 495. 55	4, 656. 81	5, 097. 80	5, 376. 90	4, 433. 64	5, 251. 93
California	5, 834. 63	4, 617. 00	4, 386. 97	5, 449. 71	5, 829. 92	6, 242. 27	4, 592. 86	6, 111. 15
Alaska	6, 035. 10	4, 505. 32	5, 395. 15	6, 871. 31	7, 179. 44	5, 513. 84	5, 600. 73	6, 175. 98
Hawaii	5, 315. 77	5, 702. 58	5, 459. 94	5, 443. 35	5, 253. 94	5, 240. 78	5, 606. 09	5, 239. 57
States not shown separately	5, 286. 21	4, 587. 77	4, 578. 21	5, 069. 46	4, 909. 83	5, 684. 43	4, 831. 02	5, 430. 30

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.1.b(1997) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.89	80.14	62.76	103.55	116.09	97.80	60.30	85.65
New England:								
Maine	344.04	775.60	959.40 *	652.72	234.61	371.52	568.14	297.90
Massachusetts	317.29	1,026.57	1,486.64	1,190.66	613.24	370.58	750.25	375.75
Connecticut	199.60	661.29	318.20	565.09	796.56	380.70	389.90	268.89
Rhode Island	144.26	911.95	811.81	70.20	232.55	179.43	566.06	158.26
Middle Atlantic:								
New York	227.77	301.08	740.87	1,024.57	346.94	382.95	283.10	270.21
New Jersey	242.87	422.07	199.42	701.09	292.37	421.99	200.41	277.24
Pennsylvania	180.80	555.01	288.22	271.42	339.43	318.69	299.63	218.66
East North Central:								
Ohio	282.45	238.16	258.53	150.96	296.53	431.64	138.11	341.03
Indiana	167.38	619.36	619.57	212.88	598.44	212.88	237.57	193.56
Illinois	196.96	595.66	471.66	268.02	307.66	256.06	246.10	245.21
Michigan	208.95	445.69	736.96	280.05	442.24	281.20	191.44	242.83
Wisconsin	303.68	420.20	381.84	200.93	1,005.00	516.95	270.39	360.09
West North Central:								
Minnesota	100.00	547.07	640.18	209.20	278.03	179.71	227.70	123.31
Iowa	264.61	571.16	577.61	307.19	405.13	596.27	222.36	330.05
Missouri	75.18	374.17	621.28	210.18	750.07	304.48	286.17	126.48
Kansas	205.04	409.30	313.80	271.27	374.93	461.22	296.65	195.53
South Atlantic:								
Maryland	276.99	440.98	345.35	427.69	660.48	320.80	240.74	311.03
District of Columbia	227.45	808.90	394.98	458.95	274.70	454.54	343.54	263.17
Virginia	201.61	803.81	877.23	282.33	422.77	166.73	372.01	242.07
North Carolina	177.71	314.50	798.66	517.39	408.54	263.00	287.99	181.84
South Carolina	179.95	575.83	1,094.51	694.15	464.24	193.79	410.53	169.28
Georgia	211.15	735.31	1,023.14	501.37	646.57	375.43	312.08	248.28
Florida	189.76	438.69	545.31	673.66	612.80	318.32	230.59	197.98
East South Central:								
Kentucky	164.57	720.70	199.59	670.41	545.89	365.43	133.12	210.55
Tennessee	156.90	461.57	494.69	762.42	412.53	398.66	232.82	183.25
Alabama	255.89	336.84	124.99	496.79	185.88	397.25	174.89	290.11
Mississippi	242.89	247.42	295.19	506.74	319.32	608.90	188.79	298.15
West South Central:								
Arkansas	278.93	532.00	967.88	669.07	430.95	324.31	276.31	290.30
Louisiana	285.40	787.51	626.45	393.16	476.88	490.15	298.56	350.06
Oklahoma	201.55	362.62	618.98	370.81	354.98	237.60	268.30	238.88
Texas	336.78	286.67	517.71	443.22	299.88	478.31	313.41	374.40
Mountain:								
Colorado	208.09	695.26	630.00	682.53	507.89	348.98	362.30	258.54
Arizona	216.95	545.05	847.30	371.82	548.15	325.62	333.08	230.81
Utah	300.39	490.63	351.07	194.82	376.16	509.86	254.59	332.83
Nevada	351.93	479.60	419.08	664.65	666.56	323.32	236.95	408.84
Pacific:								
Washington	105.80	533.56	634.82	424.85	217.34	218.14	265.27	119.30
Oregon	205.06	434.41	887.49	560.49	695.42	225.74	268.97	207.85
California	102.71	339.21	181.01	363.21	401.56	335.25	157.62	147.83
Alaska	365.54	874.66	1,181.97	910.09	523.70	158.77	711.10	293.19
Hawaii	167.84	210.14	631.38	251.01	252.22	230.61	216.94	189.05
States not shown separately	347.40	317.52	518.86	203.42	271.67	418.94	249.34	364.19

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.1.c(1997) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,449.92	5,594.16	5,510.78	5,184.32	5,139.86	5,594.12	5,443.40	5,451.84
New England:								
Maine	5,560.81	5,494.35	4,933.22	4,657.42	6,143.61	5,956.36	5,221.66	5,707.41
Massachusetts	5,891.67	6,526.80	9,894.74	6,219.37	5,324.31	5,690.59	6,581.42	5,737.96
Connecticut	6,990.89	5,917.69	6,145.64	7,824.01	7,441.35	7,041.94	6,270.95	7,179.09
Rhode Island	5,563.83	5,602.71	6,182.94	5,435.00	4,999.00	5,853.15	5,732.13	5,390.20
Middle Atlantic:								
New York	5,938.74	6,604.37	5,806.37	10,980.72	6,421.77	5,286.04	7,210.15	5,553.33
New Jersey	6,853.30	5,080.82	7,183.27	6,693.81	5,534.26	7,032.12	6,246.12	7,062.18
Pennsylvania	5,191.81	5,106.01	5,050.77	4,863.64	5,189.96	5,490.57	4,994.15	5,302.22
East North Central:								
Ohio	5,211.28	4,784.82	4,553.35 *	4,727.68	4,927.88	5,653.54	4,584.95	5,350.64
Indiana	4,677.18	4,497.41	5,868.18	4,634.10	4,220.01	4,829.57	4,923.79	4,593.41
Illinois	5,750.71	5,822.40	6,592.68	5,169.08	5,304.32	5,640.06	5,902.75	5,643.14
Michigan	5,201.78	4,858.34	5,012.37	4,405.38	5,212.40	5,711.75	4,732.78	5,481.39
Wisconsin	5,475.01	4,904.33	6,551.17	6,332.59	5,173.43	5,109.23	6,264.44	5,185.62
West North Central:								
Minnesota	5,354.72	3,966.38	4,847.36	4,312.72	4,804.51	6,615.89	4,200.70	5,981.63
Iowa	4,947.05	4,326.26	4,032.31	4,407.91	5,190.42	5,307.45	4,201.93	5,247.89
Missouri	4,933.09	4,135.66	4,292.37	4,479.84	4,553.83	5,240.36	4,113.05	5,047.08
Kansas	5,234.92	5,093.21	5,467.65	5,707.41	4,766.33	5,511.26	5,206.00	5,238.40
South Atlantic:								
Maryland	5,608.12	5,289.28	5,719.09	5,781.31	6,210.52	5,523.86	5,527.76	5,620.71
District of Columbia	6,787.69	6,898.95	6,084.10 *	8,001.04	7,439.13	5,843.98	6,621.04	6,822.57
Virginia	4,669.18	4,865.63	3,320.09	5,474.51	4,169.71	4,971.99	4,635.35	4,674.82
North Carolina	6,425.03	6,144.80	4,357.50	6,238.73	5,183.18	6,665.67	5,560.31	6,566.55
South Carolina	4,781.64	4,911.72	5,735.73	5,500.74	4,980.48	4,538.50	5,273.45	4,703.69
Georgia	5,753.95	4,460.85	6,988.31	5,523.62	4,796.95	5,899.16	5,621.13	5,763.22
Florida	5,430.79	6,030.39	5,955.82	6,030.69	5,537.05	5,293.37	5,929.11	5,400.73
East South Central:								
Kentucky	5,930.45	5,248.40	6,118.01	4,885.95	6,773.07	5,969.97	5,223.28	6,151.39
Tennessee	4,711.64	6,812.42	4,117.93 *	3,747.23	4,762.10	4,882.15	4,755.43	4,705.08
Alabama	4,395.29	4,310.49	4,651.92	5,109.54	3,807.57	4,361.40	4,859.83	4,261.05
Mississippi	4,283.43	4,377.12	4,273.59	4,010.15	4,963.81	4,297.09	4,028.37	4,470.59
West South Central:								
Arkansas	4,612.52	4,638.79	5,100.06	4,893.54	4,611.91	4,492.72	4,754.47	4,584.95
Louisiana	5,153.46	5,672.89	4,636.36	5,266.52	5,117.57	5,055.00	5,236.23	5,130.59
Oklahoma	5,769.30	4,141.73	8,190.32	5,972.82	6,292.84	5,188.17	6,280.88	5,629.38
Texas	5,967.76	5,424.73	3,865.69	6,186.41	6,272.39	5,990.59	5,833.17	5,982.30
Mountain:								
Colorado	5,176.05	4,625.08	4,839.11	3,288.25	4,576.00	5,780.27	4,749.66	5,209.27
Arizona	7,523.10	5,644.15	3,445.36	4,060.11	6,333.70	7,963.92	4,896.51	7,769.76
Utah	5,359.69	4,863.18	6,364.13	5,570.81	5,005.19	5,369.82	5,614.48	5,260.82
Nevada	5,159.01	5,067.82	5,060.37	3,918.83	5,435.40	5,238.14	4,654.24	5,243.91
Pacific:								
Washington	5,600.51	5,183.96	5,620.81	5,839.13	6,054.72	5,544.47	5,450.70	5,668.26
Oregon	5,523.83	5,444.14	3,895.64	4,060.80	3,768.00 *	5,979.03	5,172.84	5,647.82
California	5,347.50	5,635.23	4,892.25	5,888.97	4,940.23	5,397.23	5,461.77	5,321.64
Alaska	5,905.31	6,066.20	6,188.73	6,624.66	7,045.12	4,880.59	6,277.94	5,729.58
Hawaii	5,724.22	5,413.24	5,783.74	5,482.06	5,067.91	6,078.40	5,607.36	5,787.88
States not shown separately	5,386.86	6,544.24	4,316.95	4,501.65	4,708.48	5,636.56	5,904.14	5,147.58

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.1.c(1997) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.55	225.49	177.13	185.03	213.09	80.81	170.48	64.79
New England:								
Maine	305.81	822.88	924.01	779.94	898.13	1,124.36	602.18	446.44
Massachusetts	641.61	1,610.29	2,952.33	1,755.54	1,385.45	1,071.22	1,248.02	873.40
Connecticut	417.43	1,731.47	1,840.23	1,712.30	1,961.42	866.20	1,254.96	455.78
Rhode Island	161.61	609.68	1,318.04	874.84	1,072.56	891.79	226.13	393.98
Middle Atlantic:								
New York	459.09	1,126.32	684.74	2,879.66	493.57	233.82	1,156.20	349.08
New Jersey	266.54	1,425.91	2,142.65	1,691.81	1,548.37	876.54	1,223.23	473.89
Pennsylvania	180.39	508.78	704.59	769.79	596.51	560.54	153.48	258.69
East North Central:								
Ohio	227.35	1,164.86	1,377.14 *	867.85	704.72	534.89	654.20	320.36
Indiana	188.47	836.67	1,152.76	723.41	823.26	401.80	617.91	176.06
Illinois	506.02	1,151.32	1,435.03	1,165.91	1,461.90	748.58	479.35	545.97
Michigan	148.68	324.69	164.60	617.73	676.13	489.27	216.79	242.58
Wisconsin	339.41	991.48	845.41	1,538.08	1,071.12	667.30	508.29	537.77
West North Central:								
Minnesota	284.00	668.54	1,160.95	927.94	1,050.09	1,303.86	536.86	507.38
Iowa	359.56	647.20	768.44	685.57	1,266.47	716.59	291.07	477.10
Missouri	541.12	1,028.36	1,252.07	963.10	1,211.36	585.94	846.78	559.79
Kansas	146.77	640.78	1,421.13	1,601.64	834.84	860.26	620.86	189.25
South Atlantic:								
Maryland	244.51	1,060.78	1,516.73	1,511.10	1,639.70	874.54	869.01	623.39
District of Columbia	309.53	1,713.05	1,852.55 *	1,745.92	1,757.63	1,167.15	1,183.93	331.38
Virginia	465.43	1,167.53	816.31	907.75	998.95	577.22	611.14	556.25
North Carolina	473.35	1,353.72	1,056.06	1,743.32	1,260.38	1,012.18	364.72	682.40
South Carolina	304.47	1,031.15	1,608.60	1,542.31	962.38	935.37	1,054.70	587.24
Georgia	409.07	1,161.25	2,000.10	1,469.20	1,158.84	512.93	1,328.93	504.62
Florida	276.66	1,356.34	1,781.52	1,523.12	1,429.07	257.99	1,025.53	251.15
East South Central:								
Kentucky	350.55	1,095.47	1,207.74	1,130.57	1,523.74	894.62	713.24	422.02
Tennessee	293.87	1,842.20	1,267.15 *	979.97	1,340.42	542.27	1,248.81	249.75
Alabama	268.31	932.05	945.31	1,109.92	760.25	735.88	591.27	304.56
Mississippi	235.20	734.62	1,107.80	760.93	819.76	314.55	665.04	263.01
West South Central:								
Arkansas	375.69	1,010.94	1,346.26	780.55	952.95	442.23	284.93	422.68
Louisiana	212.61	1,168.48	1,382.48	1,369.91	1,447.69	592.23	794.63	599.24
Oklahoma	540.16	839.11	1,822.99	1,780.91	1,654.64	850.13	950.85	667.36
Texas	302.77	1,363.55	1,107.74	1,253.09	1,367.08	385.41	1,031.06	279.89
Mountain:								
Colorado	329.24	1,302.89	1,361.79	932.01	1,288.41	836.55	1,129.97	639.35
Arizona	764.59	1,495.74	1,030.23	1,213.52	1,693.14	858.57	1,130.35	788.00
Utah	329.06	912.60	1,731.03	1,378.96	950.95	411.41	533.06	376.03
Nevada	631.03	1,430.34	1,509.04	1,097.48	1,462.61	863.80	878.50	847.52
Pacific:								
Washington	352.84	1,087.36	1,453.70	1,418.65	1,435.87	1,213.17	719.05	1,009.17
Oregon	481.57	1,206.68	1,163.69	1,075.55	1,191.55 *	1,034.85	1,010.90	808.49
California	367.60	1,018.53	1,055.90	1,661.06	1,121.27	451.06	788.37	402.86
Alaska	356.20	601.97	874.10	1,108.82	596.36	686.63	354.21	428.02
Hawaii	248.39	868.61	1,100.21	636.06	1,173.09	727.29	284.05	659.66
States not shown separately	269.62	640.58	949.74	572.65	350.58	798.99	328.44	386.13

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2(1997) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,304.83	1,193.82	1,442.88	1,610.53	1,469.22	1,174.34	1,426.15	1,277.74
New England:								
Maine	1,636.39	690.72 *	1,628.66	2,131.68	1,555.99	1,754.27	1,390.71	1,752.53
Massachusetts	1,558.23	1,067.91	1,188.35	1,742.15	2,024.12	1,428.58	1,399.47	1,599.70
Connecticut	1,327.08	939.84 *	1,449.57	1,677.01	1,200.04	1,457.90	1,247.59	1,369.34
Rhode Island	1,198.54	745.60	1,074.51	1,330.33	1,516.69	1,169.88	1,001.59	1,252.19
Middle Atlantic:								
New York	1,230.78	1,578.05	1,867.22	1,690.32	1,218.16	1,050.76	1,498.93	1,170.27
New Jersey	1,429.38	1,215.47	1,271.84 *	1,483.11	2,387.59	1,105.04	1,123.78	1,506.21
Pennsylvania	879.70	979.83	1,252.25	799.84	1,053.22	774.28	1,039.23	844.14
East North Central:								
Ohio	1,004.81	724.62	853.07	1,276.41	865.50	1,029.79	966.77	1,012.15
Indiana	1,081.47	1,285.76	1,189.69	1,313.42	993.66	1,027.23	1,445.71	1,011.86
Illinois	1,255.35	1,412.89	1,381.79	1,439.41	1,374.78	1,116.64	1,507.67	1,199.34
Michigan	776.29	573.09 *	726.02 *	995.08	600.36	820.34	903.47	748.88
Wisconsin	982.70	1,262.59 *	828.52 *	1,105.75	566.68 *	1,180.22	991.31	980.51
West North Central:								
Minnesota	1,283.90	562.24 *	1,639.43	1,586.73	1,591.85	1,171.73	1,187.85	1,306.03
Iowa	1,630.34	1,176.82	1,512.29	1,833.59	1,448.23	1,712.45	1,455.32	1,664.54
Missouri	1,162.08	436.49 *	999.68	1,928.74	1,410.98	1,068.44	939.60	1,203.39
Kansas	1,204.03	395.53 *	1,260.45	1,424.15	1,846.10	1,143.54	756.94	1,390.46
South Atlantic:								
Maryland	1,347.00	1,646.22	2,354.07	1,808.70	1,419.20	1,012.44	2,186.08	1,139.86
District of Columbia	1,876.70	2,793.68	1,677.43	1,617.38	1,330.98	1,991.03	2,436.72	1,702.20
Virginia	1,596.55	1,360.32	1,133.66	2,804.31	1,478.91	1,492.38	1,641.04	1,588.38
North Carolina	1,465.97	1,840.60	2,368.52	1,883.92	1,562.20	1,315.18	2,187.84	1,370.67
South Carolina	1,326.02	1,178.13	2,775.29	1,791.46	1,551.72	1,050.37	1,939.43	1,209.53
Georgia	1,644.94	1,913.71	2,508.01	2,039.65	2,010.74	1,307.83	2,197.95	1,547.19
Florida	1,508.30	1,897.38	2,172.13	1,955.52	2,016.46	1,164.54	1,928.76	1,434.15
East South Central:								
Kentucky	1,176.16	1,521.62	1,929.19	854.47 *	1,401.43	1,122.62	1,654.76	1,086.39
Tennessee	1,336.81	1,249.71	1,864.07	1,710.69	1,386.13	1,230.61	1,705.41	1,281.09
Alabama	1,360.84	1,723.46	1,737.45	1,444.39	1,754.14	1,106.56	1,779.58	1,272.67
Mississippi	1,519.69	1,582.37	1,552.57	968.11 *	2,062.35	1,616.44	913.53 *	1,777.46
West South Central:								
Arkansas	1,187.07	667.21	1,793.14	1,535.28	913.86 *	1,245.05	1,351.54	1,155.55
Louisiana	1,543.56	1,886.24	1,500.63 *	2,523.01	2,174.28	1,124.96	1,841.21	1,398.63
Oklahoma	1,412.85	1,101.30	1,758.60	1,522.86	1,688.70	1,182.64	1,679.63	1,354.87
Texas	1,767.64	1,301.26	1,816.22	2,926.56	2,163.09	1,502.85	2,208.57	1,675.41
Mountain:								
Colorado	1,571.74	1,173.80 *	1,726.27	1,727.83	1,330.85	1,662.69	1,656.15	1,553.00
Arizona	1,272.62	1,196.45	2,271.64	2,333.28	1,653.36	1,012.07	1,936.87	1,187.97
Utah	1,526.59	260.78 *	1,377.58	1,798.88	1,676.82	1,822.87	786.74 *	1,791.33
Nevada	1,065.05	1,078.12	1,368.11 *	1,794.09	1,184.16	904.72	1,433.57	1,007.72
Pacific:								
Washington	1,009.53	572.18 *	1,404.05	1,540.30	1,282.80	834.86	1,188.33	961.13
Oregon	998.96	1,913.71	1,226.15	1,423.06	1,542.78	568.30	1,626.08	838.30
California	1,373.72	1,263.09	994.37	1,690.80	1,630.51	1,256.75	1,253.01	1,397.39
Alaska	1,347.47	1,022.03 *	1,476.12 *	2,113.36	1,642.27	1,006.04	1,354.24	1,345.04
Hawaii	1,022.05	985.37	1,019.37 *	1,558.23	1,023.49	857.76	1,104.21	994.95
States not shown separately	1,351.78	1,085.56	1,532.27	1,612.24	1,644.17	1,207.02	1,217.33	1,394.63

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22. 61	67. 89	80. 09	103. 52	54. 79	33. 85	55. 12	21. 27
New England:								
Maine	152. 07	371. 43 *	376. 68	270. 07	247. 81	142. 95	295. 59	131. 53
Massachusetts	140. 24	259. 53	247. 58	216. 18	400. 48	155. 23	142. 02	145. 13
Connecticut	139. 14	344. 05 *	303. 06	290. 48	181. 26	220. 15	179. 51	162. 08
Rhode Island	98. 22	212. 06	278. 90	261. 46	288. 81	169. 80	160. 54	141. 19
Middle Atlantic:								
New York	114. 70	271. 71	257. 23	347. 58	159. 03	199. 06	208. 62	152. 26
New Jersey	241. 68	292. 24	399. 22 *	409. 39	400. 60	200. 54	157. 43	274. 82
Pennsylvania	88. 53	206. 41	204. 39	223. 88	93. 78	106. 48	151. 86	73. 39
East North Central:								
Ohio	91. 13	173. 16	134. 87	187. 61	83. 47	128. 99	94. 82	105. 50
Indiana	102. 63	287. 14	331. 66	219. 21	170. 76	204. 83	169. 11	112. 05
Illinois	96. 32	320. 37	395. 35	319. 13	157. 45	87. 72	262. 87	88. 98
Michigan	121. 33	175. 88 *	259. 66 *	134. 86	135. 86	209. 63	132. 28	151. 87
Wisconsin	125. 75	443. 78 *	249. 31 *	249. 08	226. 54 *	152. 47	181. 17	148. 85
West North Central:								
Minnesota	112. 18	367. 52 *	302. 32	192. 85	307. 23	159. 11	199. 28	154. 05
Iowa	211. 13	234. 50	393. 83	226. 09	265. 20	274. 85	187. 98	235. 54
Missouri	138. 67	203. 97 *	208. 25	282. 09	202. 44	113. 82	141. 69	154. 32
Kansas	105. 63	189. 86 *	323. 51	253. 56	183. 27	100. 08	195. 09	106. 85
South Atlantic:								
Maryland	106. 45	409. 23	358. 70	234. 22	332. 57	174. 27	184. 72	109. 23
District of Columbia	156. 16	555. 81	348. 34	241. 62	175. 76	287. 19	286. 30	161. 77
Virginia	115. 71	350. 30	280. 19	252. 47	383. 38	148. 36	211. 80	128. 05
North Carolina	159. 23	333. 60	460. 22	234. 33	147. 66	217. 79	319. 30	166. 12
South Carolina	132. 05	193. 40	414. 48	351. 94	263. 61	177. 05	217. 29	128. 91
Georgia	104. 66	394. 68	389. 83	215. 46	194. 48	133. 14	223. 52	105. 22
Florida	108. 86	347. 22	354. 67	306. 78	230. 90	167. 17	220. 82	120. 52
East South Central:								
Kentucky	98. 37	370. 28	308. 53	379. 14 *	136. 93	95. 19	188. 05	83. 23
Tennessee	115. 52	269. 41	419. 74	361. 95	155. 32	162. 14	155. 85	134. 38
Alabama	134. 35	355. 40	291. 95	283. 63	319. 36	202. 46	206. 74	143. 47
Mississippi	174. 27	302. 15	214. 93	389. 91 *	236. 35	87. 99	277. 50 *	146. 10
West South Central:								
Arkansas	73. 11	198. 50	310. 24	281. 71	405. 92 *	151. 08	184. 20	82. 28
Louisiana	113. 28	307. 74	485. 19 *	345. 48	334. 98	71. 79	242. 14	94. 63
Oklahoma	85. 25	309. 57	266. 12	282. 27	327. 92	150. 50	120. 69	124. 17
Texas	120. 44	196. 81	318. 65	342. 60	331. 32	116. 28	316. 59	126. 44
Mountain:								
Colorado	132. 37	399. 12 *	262. 78	306. 75	315. 45	215. 69	241. 59	197. 52
Arizona	151. 98	344. 16	428. 09	212. 14	272. 44	174. 79	269. 46	169. 37
Utah	136. 69	281. 53 *	275. 59	250. 05	324. 12	180. 52	260. 18 *	126. 82
Nevada	90. 40	256. 79	424. 54 *	398. 21	313. 73	117. 25	313. 55	116. 17
Pacific:								
Washington	126. 18	289. 99 *	214. 02	229. 65	215. 63	190. 66	207. 80	161. 96
Oregon	112. 26	478. 81	235. 85	310. 16	315. 88	137. 08	291. 48	147. 37
California	110. 91	271. 68	231. 82	223. 37	79. 06	141. 16	166. 67	113. 99
Alaska	167. 06	463. 50 *	537. 20 *	393. 13	249. 54	241. 62	360. 76	209. 84
Hawaii	124. 39	109. 41	387. 99 *	393. 91	182. 58	144. 35	185. 35	110. 37
States not shown separately	148. 30	100. 33	232. 82	224. 92	365. 60	170. 87	90. 43	179. 60

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,308.47	1,351.10	1,519.99	1,640.54	1,671.97	1,126.37	1,472.30	1,278.75
New England:								
Maine	1,906.43						2,500.52	1,773.39
Massachusetts	1,648.92						1,361.40	1,764.23
Connecticut	1,281.69						1,592.71	1,194.21
Rhode Island	1,329.67						1,010.05	1,472.13
Middle Atlantic:								
New York	978.21		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				1,404.16	899.75
New Jersey	1,277.26						837.42 *	1,366.82
Pennsylvania	998.86						1,281.04	941.44
East North Central:								
Ohio	1,020.65						491.03 *	1,076.61
Indiana	1,460.59						1,203.41 *	1,485.22
Illinois	1,184.15						1,734.43	1,113.12
Michigan	710.19						627.39 *	718.36
Wisconsin	949.42						1,096.17	925.00
West North Central:								
Minnesota	1,676.57						1,326.02 *	1,764.68
Iowa	1,339.67						1,603.27	1,282.40
Missouri	1,328.84						956.39 *	1,388.68
Kansas	1,341.79						1,376.20	1,325.98
South Atlantic:								
Maryland	1,532.09						2,464.95	1,268.00
District of Columbia	2,091.24						2,301.26	2,039.00
Virginia	1,986.77						1,688.70	2,049.27
North Carolina	1,279.07						2,593.38	1,191.02
South Carolina	1,949.69						2,776.36	1,698.34
Georgia	1,732.16						2,228.52	1,621.10
Florida	1,823.85						2,116.67	1,756.12
East South Central:								
Kentucky	732.28 *						870.79 *	717.52
Tennessee	1,511.80						2,174.10 *	1,446.13
Alabama	1,131.50						1,584.61	1,049.44 *
Mississippi	1,526.70						1,128.43 *	1,592.09
West South Central:								
Arkansas	1,299.26						1,316.98	1,294.79
Louisiana	1,353.58						1,841.22	1,080.25
Oklahoma	1,500.47						2,235.19	1,297.88
Texas	1,872.50						1,637.83 *	1,898.51
Mountain:								
Colorado	1,448.94						1,201.35	1,492.31
Arizona	1,359.52						2,111.44	1,248.33
Utah	2,008.03						1,668.99	2,075.11
Nevada	1,283.40						2,480.09	1,183.18
Pacific:								
Washington	974.89						1,101.51	948.50
Oregon	1,104.19						1,926.32	871.82 *
California	1,214.34						1,230.80	1,211.51
Alaska	1,610.10						0.00	1,871.45
Hawaii	1,292.27						1,103.53 *	1,373.59
States not shown separately	1,398.68						1,286.50	1,419.41

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2.a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.71	86.79	83.91	104.92	49.25	74.13	49.33	54.79
New England:								
Maine	201.96						248.89	285.20
Massachusetts	240.63						244.28	249.53
Connecticut	184.18						380.35	226.76
Rhode Island	128.71						228.05	159.79
Middle Atlantic:								
New York	84.19						229.34	113.63
New Jersey	186.94						253.50 *	227.55
Pennsylvania	160.19						240.85	208.36
East North Central:								
Ohio	109.82						184.25 *	141.07
Indiana	356.73						468.19 *	313.14
Illinois	113.78						449.29	94.48
Michigan	174.83						271.33 *	179.83
Wisconsin	175.72						295.65	246.41
West North Central:								
Minnesota	213.86						466.89 *	309.89
Iowa	104.25						316.52	117.17
Missouri	168.83						320.78 *	222.79
Kansas	260.42						365.91	386.46
South Atlantic:								
Maryland	142.77						354.62	144.77
District of Columbia	220.34						326.28	259.39
Virginia	258.10						286.76	371.90
North Carolina	273.82						739.85	235.06
South Carolina	235.08						694.31	198.06
Georgia	214.16						410.23	233.43
Florida	170.47						233.70	201.27
East South Central:								
Kentucky	231.85 *						427.83 *	197.17
Tennessee	164.69						680.35 *	200.73
Alabama	276.63						418.22	326.13 *
Mississippi	279.21						419.02 *	255.46
West South Central:								
Arkansas	272.05						241.93	381.09
Louisiana	249.25						519.95	312.87
Oklahoma	243.70						620.10	339.50
Texas	165.05						565.54 *	218.00
Mountain:								
Colorado	119.74						237.76	146.60
Arizona	153.96						364.36	180.21
Utah	176.47						263.73	224.63
Nevada	221.84						672.38	236.60
Pacific:								
Washington	239.20						256.79	265.90
Oregon	213.62						402.66	304.91 *
California	106.34						142.82	113.40
Alaska	416.35						0.00	451.34
Hawaii	185.28						380.41 *	161.29
States not shown separately	150.74						373.06	171.37

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2.b(1997) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,340.39	1,088.96	1,524.15	1,669.48	1,502.58	1,198.58	1,481.14	1,308.11
New England:								
Maine	1,192.95						893.89 *	1,418.32
Massachusetts	1,543.13						1,420.31	1,562.11
Connecticut	1,286.11						1,174.24 *	1,374.80
Rhode Island	1,194.27						1,073.47	1,212.25
Middle Atlantic:			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
New York	1,333.52						1,239.59	1,355.77
New Jersey	1,531.00						1,296.91	1,593.61
Pennsylvania	797.17						983.23	767.74
East North Central:								
Ohio	1,056.82						1,044.94	1,059.48
Indiana	959.69						1,665.06	818.71
Illinois	1,305.69						1,492.19	1,265.08
Michigan	734.69						938.47	700.23
Wisconsin	1,155.99						1,285.58	1,127.17
West North Central:								
Minnesota	1,250.47						1,522.92	1,203.56
Iowa	1,768.62						1,470.45	1,814.93
Missouri	1,051.22						997.69	1,062.51
Kansas	1,254.80						581.49 *	1,625.54
South Atlantic:								
Maryland	1,384.02						1,972.46	1,234.83
District of Columbia	1,779.35						2,576.67	1,465.79
Virginia	1,651.63						1,725.84	1,638.33
North Carolina	1,600.20						2,077.75	1,524.09
South Carolina	1,304.95						1,634.53	1,246.50
Georgia	1,715.55						2,164.40	1,630.61
Florida	1,407.88						1,920.15	1,315.15
East South Central:								
Kentucky	1,432.68						1,973.15	1,323.31
Tennessee	1,382.62						1,680.82	1,329.28
Alabama	1,496.60						1,803.92	1,435.40
Mississippi	1,752.93						1,607.94	1,798.20
West South Central:								
Arkansas	1,140.41						1,583.13	1,066.49
Louisiana	1,685.90						1,704.86	1,675.64
Oklahoma	1,504.62						1,642.85	1,479.15
Texas	1,825.47						2,434.29	1,650.98
Mountain:								
Colorado	1,562.99						1,895.70	1,453.92
Arizona	1,228.91						1,810.79	1,161.17
Utah	1,356.56						589.33 *	1,691.95
Nevada	945.06						1,291.81	878.94
Pacific:								
Washington	1,035.15						1,275.55	968.73
Oregon	946.37						1,509.75	822.84
California	1,526.99						1,210.92	1,597.37
Alaska	1,266.99						884.14	1,391.16
Hawaii	919.60						1,145.69	860.25
States not shown separately	1,352.52						1,329.01	1,359.96

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. D. 2. b(1997) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39. 50	75. 52	94. 67	126. 93	69. 66	47. 38	78. 19	40. 58
New England:								
Maine	198. 68						459. 69 *	138. 29
Massachusetts	133. 69						382. 14	126. 24
Connecticut	198. 44						396. 98 *	199. 45
Rhode Island	121. 17						251. 37	141. 10
Middle Atlantic:								
New York	181. 63						257. 01	211. 01
New Jersey	321. 39						228. 55	432. 32
Pennsylvania	67. 10						93. 03	76. 90
East North Central:								
Ohio	129. 01						126. 52	154. 69
Indiana	72. 58						221. 09	64. 18
Illinois	131. 77						303. 65	141. 51
Michigan	113. 13						253. 55	130. 54
Wisconsin	99. 04						218. 18	128. 78
West North Central:								
Minnesota	114. 06						295. 19	158. 26
Iowa	249. 59						322. 61	278. 44
Missouri	163. 26						221. 24	217. 36
Kansas	151. 87						209. 71 *	108. 17
South Atlantic:								
Maryland	145. 58						186. 18	149. 98
District of Columbia	228. 48						440. 91	140. 53
Virginia	198. 54						333. 34	223. 65
North Carolina	177. 14						292. 53	196. 60
South Carolina	121. 90						276. 06	133. 44
Georgia	114. 37						317. 20	114. 32
Florida	121. 50						231. 77	123. 07
East South Central:								
Kentucky	119. 09						264. 14	98. 42
Tennessee	110. 06						275. 32	126. 66
Alabama	133. 75						269. 28	130. 96
Mississippi	64. 52						262. 76	103. 69
West South Central:								
Arkansas	124. 96						310. 59	105. 99
Louisiana	118. 53						406. 80	90. 91
Oklahoma	114. 32						244. 96	153. 39
Texas	197. 72						371. 74	168. 79
Mountain:								
Colorado	131. 02						373. 54	227. 26
Arizona	177. 25						341. 69	190. 97
Utah	185. 71						351. 20 *	151. 94
Nevada	169. 20						246. 27	182. 95
Pacific:								
Washington	189. 83						249. 98	232. 43
Oregon	139. 92						223. 83	163. 86
California	218. 06						185. 99	232. 74
Alaska	160. 28						257. 65	164. 55
Hawaii	157. 08						270. 25	138. 47
States not shown separately	153. 03						199. 51	179. 83

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2.c(1997) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,166.78	1,283.10	1,062.58	1,260.89	1,023.37	1,201.67	1,196.55	1,158.01
New England:								
Maine	2,060.87						1,781.53	2,181.62
Massachusetts	1,118.97						1,657.18	999.03 *
Connecticut	1,819.89						806.41 *	2,084.83
Rhode Island	904.01						875.28 *	933.65 *
Middle Atlantic:								
New York	1,553.17						2,263.12	1,337.96
New Jersey	1,339.28 *						902.78 *	1,489.43 *
Pennsylvania	899.25						870.54	915.29
East North Central:								
Ohio	730.29						1,042.66	660.79
Indiana	905.03						1,084.84	843.95
Illinois	1,196.50						1,344.71	1,091.66
Michigan	971.15						946.29	985.97 *
Wisconsin	717.06 *						637.17 *	746.35 *
West North Central:								
Minnesota	920.21						452.64	1,174.21
Iowa	1,256.33						1,330.46	1,226.40
Missouri	1,243.03						506.55 *	1,345.41
Kansas	963.81						1,129.73 *	943.82
South Atlantic:								
Maryland	829.42 *						2,123.00	626.81 *
District of Columbia	1,084.74						1,823.21 *	930.13 *
Virginia	953.85						1,284.80 *	898.69
North Carolina	1,297.51						2,259.86	1,140.00
South Carolina	895.15 *						2,198.27	688.62 *
Georgia	1,208.04						2,446.76	1,121.59
Florida	1,244.04						716.24 *	1,275.88
East South Central:								
Kentucky	1,265.08						1,606.16	1,158.51
Tennessee	705.88						1,079.63 *	649.84
Alabama	1,081.64						1,845.92 *	860.78 *
Mississippi	1,236.43						419.60 *	1,835.81
West South Central:								
Arkansas	1,186.42						828.29 *	1,255.96
Louisiana	1,327.46						2,525.68	996.40 *
Oklahoma	1,017.55						1,181.39 *	972.73
Texas	1,401.96						1,171.66 *	1,426.85
Mountain:								
Colorado	2,010.96						2,043.09	2,008.46
Arizona	1,101.87 *						1,521.84	1,062.43 *
Utah	1,206.16						697.17 *	1,403.68
Nevada	1,155.44						836.53 *	1,209.09
Pacific:								
Washington	883.97						782.50 *	929.87 *
Oregon	755.39						761.10 *	753.37
California	1,626.69						1,618.48 *	1,628.55
Alaska	1,477.54						2,163.98	1,153.83 *
Hawaii	1,010.63						974.37 *	1,030.39
States not shown separately	1,310.87						1,055.37	1,429.06

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.2.c(1997) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62.32	191.20	125.74	145.53	159.92	83.05	109.17	62.13
New England:								
Maine	235.21						249.35	296.81
Massachusetts	321.52						462.62	303.07 *
Connecticut	320.06						397.40 *	333.98
Rhode Island	198.46						287.48 *	322.78 *
Middle Atlantic:								
New York	263.24						465.15	242.49
New Jersey	431.99 *						563.41 *	468.22 *
Pennsylvania	109.64						245.21	167.88
East North Central:								
Ohio	130.66						228.28	184.30
Indiana	138.68						271.48	224.10
Illinois	263.27						352.10	298.20
Michigan	234.35						249.12	337.16 *
Wisconsin	275.65 *						415.68 *	287.16 *
West North Central:								
Minnesota	155.48						128.18	238.57
Iowa	190.21						184.43	258.76
Missouri	225.54						183.50 *	280.08
Kansas	211.81						374.31 *	250.03
South Atlantic:								
Maryland	277.95 *						626.28	448.72 *
District of Columbia	308.25						996.23 *	390.49 *
Virginia	144.86						570.44 *	159.04
North Carolina	259.14						393.90	186.03
South Carolina	274.51 *						568.78	257.94 *
Georgia	215.45						732.47	210.75
Florida	215.76						477.23 *	246.65
East South Central:								
Kentucky	212.52						423.28	181.34
Tennessee	132.73						1,028.73 *	175.16
Alabama	273.96						572.93 *	303.10 *
Mississippi	322.27						430.47 *	309.02
West South Central:								
Arkansas	184.76						317.65 *	189.88
Louisiana	275.68						552.51	306.55 *
Oklahoma	186.60						643.00 *	236.41
Texas	171.53						356.27 *	180.26
Mountain:								
Colorado	387.94						533.77	488.59
Arizona	599.81 *						416.00	599.42 *
Utah	205.12						463.62 *	239.80
Nevada	194.70						372.97 *	216.38
Pacific:								
Washington	204.90						240.12 *	350.45 *
Oregon	145.86						390.70 *	153.03
California	372.54						670.26 *	384.73
Alaska	384.97						388.41	412.80 *
Hawaii	297.19						386.53 *	195.17
States not shown separately	213.64						211.71	271.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.3(1997) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.5%	23.4%	27.4%	31.5%	28.7%	21.4%	27.5%	23.8%
New England:								
Maine	32.3%	14.6% *	54.6%	42.1%	28.6%	31.1%	33.0%	32.0%
Massachusetts	26.9%	16.5%	18.1%	30.0%	34.5%	25.8%	22.5%	28.1%
Connecticut	21.6%	17.6%	21.6%	28.4%	17.8%	23.4%	21.8%	21.5%
Rhode Island	22.2%	13.9%	20.9%	27.1%	31.7%	20.4%	19.2%	23.0%
Middle Atlantic:								
New York	20.9%	26.5%	32.2%	25.2%	21.2%	18.0%	24.5%	20.0%
New Jersey	22.9%	20.0%	18.6% *	23.8%	41.8%	17.3%	17.7%	24.3%
Pennsylvania	17.1%	18.3%	23.3%	16.9% *	19.4%	15.0%	20.4%	16.3%
East North Central:								
Ohio	19.3%	15.4%	17.4%	26.7%	17.8%	18.6%	20.3%	19.2%
Indiana	21.7%	28.5%	26.8% *	26.5%	22.9%	19.5%	31.2%	20.1%
Illinois	23.0%	25.1%	19.0% *	26.6%	25.9%	21.3%	23.8%	22.8%
Michigan	15.5%	12.7%	15.4% *	19.2%	12.7%	15.9%	18.8%	14.8%
Wisconsin	17.9%	25.9% *	13.5% *	20.9%	11.2% *	21.0%	17.4%	18.1%
West North Central:								
Minnesota	25.4%	13.1% *	35.1%	32.9%	35.7%	21.5%	26.7%	25.1%
Iowa	31.4%	25.6%	33.9%	39.8%	27.0%	31.9%	32.0%	31.3%
Missouri	23.9%	9.1% *	21.2%	43.8%	26.7%	21.9%	20.6%	24.4%
Kansas	24.0%	10.2% *	23.5%	29.0%	37.5%	20.9%	17.3%	26.4%
South Atlantic:								
Maryland	25.0%	28.6%	43.0%	37.4%	28.2%	18.2%	39.6%	21.3%
District of Columbia	31.0%	43.3%	28.8%	23.4%	21.4%	35.2%	37.8%	28.7%
Virginia	30.1%	28.9%	24.5% *	51.0%	28.4%	27.6%	33.9%	29.5%
North Carolina	26.0%	34.9%	48.8%	43.9%	31.1%	22.0%	43.0%	24.0%
South Carolina	28.5%	24.1%	48.4%	47.4%	40.3%	21.3%	42.4%	26.0%
Georgia	32.2%	36.0%	50.0%	44.1%	40.9%	24.8%	43.6%	30.2%
Florida	27.7%	36.4%	43.8%	39.9%	35.7%	21.1%	38.7%	25.9%
East South Central:								
Kentucky	22.6%	30.4%	39.2%	16.1% *	26.2%	21.9%	34.9%	20.6%
Tennessee	25.9%	27.6%	39.2%	35.7%	30.5%	22.5%	36.1%	24.5%
Alabama	28.2%	36.6%	37.1%	29.4%	40.4%	22.1%	37.6%	26.3%
Mississippi	33.2%	39.6%	36.0%	23.5% *	50.5%	31.4%	22.7%	37.0%
West South Central:								
Arkansas	26.2%	15.7%	38.0%	36.3%	23.6% *	25.4%	30.4%	25.4%
Louisiana	30.6%	36.0%	28.0%	48.1%	44.2%	23.2%	34.5%	28.6%
Oklahoma	28.4%	24.1%	32.9%	30.6%	34.0%	23.8%	36.0%	26.8%
Texas	31.0%	27.1%	36.9%	49.7%	42.1%	25.2%	39.9%	29.3%
Mountain:								
Colorado	31.5%	27.1%	35.8%	33.9%	27.1%	32.6%	36.7%	30.5%
Arizona	23.8%	27.6%	50.1%	45.5%	34.2%	18.2%	39.2%	22.0%
Utah	27.0%	6.5% *	27.9%	38.4%	34.6%	27.4%	18.4%	29.1%
Nevada	21.2%	20.1%	29.2%	36.4%	21.4% *	18.4%	29.0%	20.0%
Pacific:								
Washington	20.1%	11.9% *	27.4%	29.3%	27.9%	16.4%	23.2%	19.3%
Oregon	20.0%	37.5%	26.9%	30.2%	31.6%	11.1%	34.1%	16.6%
California	26.7%	27.4%	23.0%	37.3%	32.8%	22.9%	28.1%	26.5%
Alaska	22.4%	19.9% *	25.7%	31.5%	22.7%	18.9%	23.1%	22.1%
Hawaii	19.2%	18.2%	18.2% *	30.1%	18.9%	16.3%	20.2%	18.8%
States not shown separately	25.8%	18.8%	32.3%	32.8%	34.3%	22.2%	22.9%	26.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.3(1997) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.36%	1.65%	1.59%	0.90%	0.71%	1.16%	0.47%
New England:								
Maine	3.14%	6.38% *	8.24%	4.84%	4.96%	3.12%	5.30%	3.63%
Massachusetts	2.23%	3.82%	3.89%	3.63%	5.80%	2.57%	2.50%	2.20%
Connecticut	1.96%	4.29%	4.06%	4.22%	2.89%	3.54%	2.12%	2.31%
Rhode Island	1.97%	3.84%	5.69%	5.58%	6.31%	3.05%	3.11%	2.77%
Middle Atlantic:								
New York	2.11%	4.96%	4.19%	5.35%	2.69%	3.96%	3.98%	2.84%
New Jersey	3.74%	5.45%	5.84% *	7.02%	6.24%	3.32%	2.59%	4.27%
Pennsylvania	1.78%	3.44%	3.72%	5.15% *	1.80%	2.70%	3.03%	1.60%
East North Central:								
Ohio	1.37%	3.04%	3.19%	3.98%	1.64%	1.72%	2.01%	1.54%
Indiana	2.66%	6.59%	8.21% *	4.53%	5.60%	4.42%	3.89%	2.83%
Illinois	1.96%	4.85%	8.87% *	5.91%	2.87%	2.36%	4.85%	1.99%
Michigan	2.30%	3.79%	5.61% *	2.94%	3.26%	3.52%	2.86%	2.88%
Wisconsin	2.47%	9.06% *	4.90% *	4.61%	5.54% *	2.46%	3.80%	2.77%
West North Central:								
Minnesota	2.17%	7.54% *	7.29%	4.03%	6.16%	3.26%	4.85%	2.92%
Iowa	3.24%	4.89%	8.11%	3.19%	5.99%	3.80%	3.43%	3.45%
Missouri	2.77%	4.40% *	6.11%	6.40%	5.91%	2.19%	3.55%	3.18%
Kansas	1.91%	5.24% *	6.20%	5.13%	4.72%	2.08%	4.00%	2.26%
South Atlantic:								
Maryland	2.22%	6.30%	6.51%	4.74%	5.91%	3.10%	3.37%	2.20%
District of Columbia	2.38%	8.42%	5.99%	2.94%	3.01%	4.44%	4.08%	2.60%
Virginia	2.57%	7.67%	7.88% *	5.75%	7.18%	3.05%	5.58%	2.61%
North Carolina	3.63%	5.87%	8.97%	5.63%	3.62%	4.95%	5.67%	3.75%
South Carolina	2.81%	3.74%	7.68%	7.63%	7.80%	3.45%	4.30%	3.06%
Georgia	1.87%	8.22%	7.62%	5.48%	7.81%	2.37%	5.59%	2.04%
Florida	2.34%	7.22%	8.78%	6.29%	4.44%	3.71%	3.99%	2.51%
East South Central:								
Kentucky	2.39%	6.70%	5.50%	9.65% *	3.56%	2.65%	3.67%	2.22%
Tennessee	2.41%	5.83%	8.72%	8.33%	4.84%	3.52%	3.96%	2.67%
Alabama	3.43%	6.45%	5.83%	5.07%	6.24%	4.96%	3.35%	3.61%
Mississippi	3.76%	7.23%	4.45%	9.03% *	4.44%	2.21%	6.43%	3.22%
West South Central:								
Arkansas	2.05%	4.66%	9.43%	5.88%	10.47% *	3.70%	3.07%	2.42%
Louisiana	2.82%	6.71%	6.92%	5.60%	6.72%	3.44%	4.26%	2.98%
Oklahoma	1.56%	6.54%	5.96%	8.58%	6.32%	3.09%	3.06%	2.24%
Texas	1.83%	4.54%	5.53%	3.65%	6.95%	1.58%	4.37%	2.00%
Mountain:								
Colorado	2.57%	7.67%	5.58%	6.27%	5.86%	4.05%	4.15%	3.85%
Arizona	2.90%	7.05%	8.92%	5.64%	5.45%	3.35%	5.99%	3.41%
Utah	1.68%	5.77% *	7.32%	6.25%	6.46%	1.94%	5.13%	1.10%
Nevada	2.18%	5.05%	7.90%	6.85%	7.58% *	2.76%	5.77%	2.67%
Pacific:								
Washington	2.35%	5.75% *	4.62%	5.02%	4.95%	3.98%	3.89%	3.09%
Oregon	2.20%	8.36%	5.50%	4.94%	5.55%	2.58%	4.88%	2.79%
California	2.15%	5.55%	5.53%	5.11%	2.14%	2.25%	3.70%	2.11%
Alaska	3.03%	6.06% *	7.60%	6.98%	4.26%	3.88%	5.28%	4.05%
Hawaii	1.78%	2.05%	5.92% *	6.36%	3.03%	2.35%	2.97%	1.48%
States not shown separately	3.05%	1.89%	6.69%	5.31%	7.34%	3.31%	2.48%	3.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.3.a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	27.4%	28.9%	33.7%	33.4%	21.4%	29.2%	24.7%
New England:								
Maine	32.7%						47.3%	29.8%
Massachusetts	29.1%						22.6%	32.0%
Connecticut	20.8%						25.0%	19.6%
Rhode Island	26.1%						20.8%	28.3%
Middle Atlantic:								
New York	19.5%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					29.6%	17.7%
New Jersey	21.2%						14.3% *	22.5%
Pennsylvania	19.7%						23.7%	18.8%
East North Central:								
Ohio	19.9%						11.1% *	20.7%
Indiana	26.0%						27.0% *	26.0%
Illinois	22.1%						20.7% *	22.4%
Michigan	14.7%						12.4% *	15.0%
Wisconsin	17.3%						21.2%	16.6% *
West North Central:								
Minnesota	32.6%						26.3% *	34.2%
Iowa	26.3%						35.8%	24.5%
Missouri	26.8%						20.0% *	27.9%
Kansas	26.5%						27.5%	26.0%
South Atlantic:								
Maryland	28.7%						46.3%	23.7%
District of Columbia	37.9%						38.9%	37.7%
Virginia	33.1%						37.5%	32.4%
North Carolina	21.0% *						60.1%	19.2%
South Carolina	39.9%						61.7%	34.0%
Georgia	34.4%						54.0%	30.9%
Florida	34.4%						41.9%	32.8%
East South Central:								
Kentucky	14.4% *						19.8% *	13.9% *
Tennessee	25.6%						43.9%	24.1%
Alabama	21.2%						34.6%	19.2% *
Mississippi	28.3%						34.2% *	27.8% *
West South Central:								
Arkansas	32.3%						31.8%	32.4%
Louisiana	27.2%						38.0%	21.4%
Oklahoma	32.0%						51.4%	27.1%
Texas	35.7%						32.4%	36.1%
Mountain:								
Colorado	29.9%						28.5%	30.1%
Arizona	28.4%						43.3%	26.1%
Utah	30.0%						35.9%	29.2%
Nevada	23.7%						51.5%	21.6%
Pacific:								
Washington	20.3%						24.1%	19.6%
Oregon	23.2%						38.5%	18.6% *
California	26.6%						29.7%	26.2%
Alaska	23.7%						0.0%	26.6%
Hawaii	25.0%						21.5% *	26.5%
States not shown separately	28.2%						24.5% *	29.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	2.04%	1.66%	1.96%	1.09%	1.26%	1.16%	0.94%
New England:								
Maine	4.00%						4.01%	5.08%
Massachusetts	4.25%						5.00%	4.21%
Connecticut	3.34%						6.55%	3.99%
Rhode Island	2.70%						4.82%	3.11%
Middle Atlantic:								
New York	1.71%						5.19%	2.27%
New Jersey	3.16%						4.56% *	4.11%
Pennsylvania	3.06%						4.20%	4.19%
East North Central:								
Ohio	2.52%						3.48% *	3.33%
Indiana	5.68%						9.13% *	5.69%
Illinois	2.40%						7.87% *	2.62%
Michigan	3.66%						5.50% *	3.77%
Wisconsin	3.07%						6.26%	5.03% *
West North Central:								
Minnesota	3.74%						10.40% *	4.83%
Iowa	2.48%						6.44%	2.67%
Missouri	3.20%						7.15% *	4.99%
Kansas	4.98%						7.20%	6.29%
South Atlantic:								
Maryland	3.24%						6.35%	2.61%
District of Columbia	4.11%						5.19%	4.90%
Virginia	4.04%						6.72%	5.09%
North Carolina	6.62% *						16.92%	5.22%
South Carolina	5.60%						12.99%	4.72%
Georgia	3.79%						9.07%	3.72%
Florida	3.14%						3.93%	3.81%
East South Central:								
Kentucky	5.49% *						7.87% *	6.56% *
Tennessee	3.87%						10.34%	4.10%
Alabama	6.10%						8.65%	9.41% *
Mississippi	7.79%						10.57% *	9.52% *
West South Central:								
Arkansas	6.36%						6.38%	8.02%
Louisiana	4.62%						10.87%	5.54%
Oklahoma	5.78%						11.61%	6.76%
Texas	3.67%						9.01%	4.61%
Mountain:								
Colorado	3.11%						5.87%	3.92%
Arizona	3.40%						8.23%	3.80%
Utah	2.74%						5.55%	3.62%
Nevada	4.66%						11.70%	4.68%
Pacific:								
Washington	4.77%						6.81%	4.62%
Oregon	3.60%						6.94%	6.54% *
California	2.57%						4.07%	2.50%
Alaska	6.38%						0.00%	6.66%
Hawaii	3.38%						6.55% *	3.17%
States not shown separately	3.32%						7.93% *	3.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. D. 3. b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24. 8%	21. 9%	29. 3%	31. 9%	29. 1%	21. 3%	28. 7%	24. 0%
New England:								
Maine	28. 1%						25. 7% *	29. 4%
Massachusetts	26. 2%						21. 9% *	26. 9%
Connecticut	21. 4%						21. 4%	21. 4%
Rhode Island	21. 7%						20. 6%	21. 9%
Middle Atlantic:			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
New York	20. 1%						18. 8%	20. 4%
New Jersey	24. 5%						19. 6%	25. 9%
Pennsylvania	15. 3%						19. 9%	14. 6%
East North Central:								
Ohio	20. 2%						21. 4%	20. 0%
Indiana	20. 1%						36. 6%	17. 0%
Illinois	23. 9%						25. 9%	23. 4%
Michigan	14. 6%						19. 5%	13. 8%
Wisconsin	21. 1%						24. 3%	20. 4%
West North Central:								
Minnesota	25. 1%						35. 0%	23. 7%
Iowa	33. 6%						31. 2%	33. 9%
Missouri	21. 8%						22. 0%	21. 8%
Kansas	25. 5%						14. 0% *	30. 5%
South Atlantic:								
Maryland	25. 9%						34. 8%	23. 5%
District of Columbia	27. 6%						38. 0%	23. 1%
Virginia	31. 6%						34. 2%	31. 1%
North Carolina	30. 7%						40. 4%	29. 2%
South Carolina	28. 6%						36. 7%	27. 2%
Georgia	34. 4%						40. 7%	33. 1%
Florida	25. 4%						39. 5%	23. 2%
East South Central:								
Kentucky	28. 7%						42. 7%	26. 2%
Tennessee	28. 3%						36. 2%	27. 0%
Alabama	31. 2%						38. 2%	29. 8%
Mississippi	38. 2%						39. 1%	38. 0%
West South Central:								
Arkansas	24. 1%						35. 1%	22. 4%
Louisiana	33. 6%						30. 8%	35. 3%
Oklahoma	31. 1%						39. 7%	29. 8%
Texas	31. 5%						43. 6%	28. 2%
Mountain:								
Colorado	30. 8%						40. 6%	27. 9%
Arizona	22. 7%						36. 2%	21. 3%
Utah	25. 8%						14. 5% *	29. 3%
Nevada	19. 6%						25. 7%	18. 4%
Pacific:								
Washington	20. 6%						24. 5%	19. 5%
Oregon	18. 5%						34. 1%	15. 7%
California	26. 2%						26. 4%	26. 1%
Alaska	21. 0%						15. 8%	22. 5%
Hawaii	17. 3%						20. 4%	16. 4%
States not shown separately	25. 6%						27. 5%	25. 0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. D. 3. b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.47%	1.98%	1.96%	0.83%	0.91%	1.48%	0.70%
New England:								
Maine	4.98%						9.30% *	4.51%
Massachusetts	1.47%						6.74% *	1.47%
Connecticut	2.74%						4.98%	2.66%
Rhode Island	2.41%						4.93%	2.69%
Middle Atlantic:								
New York	3.14%						4.14%	3.61%
New Jersey	4.71%						3.55%	6.35%
Pennsylvania	1.59%						1.87%	1.61%
East North Central:								
Ohio	2.03%						2.68%	2.31%
Indiana	1.63%						5.08%	1.47%
Illinois	2.36%						5.34%	2.35%
Michigan	2.12%						5.04%	2.40%
Wisconsin	1.98%						4.07%	2.60%
West North Central:								
Minnesota	2.61%						6.64%	3.51%
Iowa	3.58%						5.86%	3.87%
Missouri	3.30%						5.90%	4.31%
Kansas	2.96%						5.08% *	2.53%
South Atlantic:								
Maryland	2.57%						3.55%	2.66%
District of Columbia	2.88%						5.83%	2.50%
Virginia	4.15%						7.97%	4.25%
North Carolina	3.26%						4.85%	3.58%
South Carolina	2.74%						5.24%	3.29%
Georgia	2.46%						7.40%	2.46%
Florida	2.13%						4.71%	1.86%
East South Central:								
Kentucky	2.76%						5.13%	1.67%
Tennessee	2.77%						6.77%	2.97%
Alabama	3.52%						5.84%	3.12%
Mississippi	2.57%						6.37%	3.22%
West South Central:								
Arkansas	2.22%						5.83%	2.06%
Louisiana	3.53%						7.04%	3.54%
Oklahoma	2.22%						6.01%	2.80%
Texas	3.13%						4.67%	2.94%
Mountain:								
Colorado	2.26%						6.23%	3.86%
Arizona	3.85%						7.42%	4.20%
Utah	2.58%						6.69% *	1.82%
Nevada	4.23%						5.19%	4.83%
Pacific:								
Washington	3.45%						5.22%	4.29%
Oregon	3.46%						5.03%	3.52%
California	3.62%						4.87%	3.58%
Alaska	2.41%						4.31%	2.68%
Hawaii	2.34%						4.03%	1.98%
States not shown separately	3.74%						4.72%	3.83%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.4%	22.9%	19.3%	24.3%	19.9%	21.5%	22.0%	21.2%
New England:								
Maine	37.1%						34.1%	38.2%
Massachusetts	19.0% *						25.2% *	17.4%
Connecticut	26.0%						12.9% *	29.0%
Rhode Island	16.2%						15.3% *	17.3% *
Middle Atlantic:								
New York	26.2%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					31.4%	24.1%
New Jersey	19.5%						14.5% *	21.1%
Pennsylvania	17.3%						17.4%	17.3%
East North Central:								
Ohio	14.0%						22.7%	12.3%
Indiana	19.3%						22.0%	18.4%
Illinois	20.8%						22.8% *	19.3%
Michigan	18.7%						20.0%	18.0% *
Wisconsin	13.1% *						10.2% *	14.4% *
West North Central:								
Minnesota	17.2%						10.8%	19.6%
Iowa	25.4%						31.7%	23.4%
Missouri	25.2%						12.3% *	26.7%
Kansas	18.4%						21.7% *	18.0%
South Atlantic:								
Maryland	14.8% *						38.4%	11.2% *
District of Columbia	16.0% *						27.5%	13.6% *
Virginia	20.4%						27.7% *	19.2%
North Carolina	20.2% *						40.6%	17.4% *
South Carolina	18.7% *						41.7%	14.6% *
Georgia	21.0%						43.5% *	19.5%
Florida	22.9%						12.1% *	23.6%
East South Central:								
Kentucky	21.3%						30.7%	18.8%
Tennessee	15.0%						22.7% *	13.8%
Alabama	24.6%						38.0%	20.2% *
Mississippi	28.9%						10.4% *	41.1%
West South Central:								
Arkansas	25.7%						17.4% *	27.4%
Louisiana	25.8%						48.2%	19.4%
Oklahoma	17.6%						18.8% *	17.3%
Texas	23.5%						20.1% *	23.9%
Mountain:								
Colorado	38.9%						43.0%	38.6%
Arizona	14.6% *						31.1%	13.7% *
Utah	22.5%						12.4% *	26.7%
Nevada	22.4%						18.0% *	23.1%
Pacific:								
Washington	15.8%						14.4% *	16.4%
Oregon	13.7%						14.7% *	13.3%
California	30.4%						29.6% *	30.6%
Alaska	25.0%						34.5%	20.1% *
Hawaii	17.7%						17.4% *	17.8%
States not shown separately	24.3%						17.9%	27.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	3.28%	2.55%	2.89%	3.35%	1.60%	2.23%	1.26%
New England:								
Maine	4.73%						5.71%	7.97%
Massachusetts	6.54% *						9.39% *	5.03%
Connecticut	3.69%						4.95% *	3.60%
Rhode Island	3.44%						5.12% *	5.57% *
Middle Atlantic:								
New York	4.73%						7.88%	4.45%
New Jersey	5.54%						7.16% *	6.15%
Pennsylvania	1.79%						4.48%	4.02%
East North Central:								
Ohio	2.49%						5.13%	2.64%
Indiana	3.10%						6.39%	5.05%
Illinois	6.15%						9.74% *	5.00%
Michigan	4.17%						5.50%	5.74% *
Wisconsin	4.66% *						7.83% *	4.34% *
West North Central:								
Minnesota	3.13%						2.88%	4.19%
Iowa	3.47%						4.45%	5.78%
Missouri	4.78%						4.10% *	5.99%
Kansas	4.40%						7.96% *	4.96%
South Atlantic:								
Maryland	4.94% *						10.97%	8.38% *
District of Columbia	5.25% *						6.97%	6.86% *
Virginia	3.50%						10.99% *	3.20%
North Carolina	6.60% *						7.06%	9.42% *
South Carolina	6.12% *						10.30%	7.29% *
Georgia	3.66%						13.13% *	4.10%
Florida	4.58%						9.99% *	5.18%
East South Central:								
Kentucky	3.91%						6.82%	4.39%
Tennessee	3.04%						11.02% *	3.58%
Alabama	6.54%						9.50%	8.03% *
Mississippi	6.07%						10.58% *	4.92%
West South Central:								
Arkansas	4.19%						6.41% *	4.70%
Louisiana	5.05%						9.64%	5.65%
Oklahoma	4.56%						11.44% *	4.58%
Texas	3.14%						8.34% *	3.18%
Mountain:								
Colorado	7.18%						11.31%	8.77%
Arizona	9.34% *						9.05%	9.41% *
Utah	3.29%						8.20% *	4.81%
Nevada	3.69%						11.15% *	4.28%
Pacific:								
Washington	3.65%						6.10% *	4.70%
Oregon	2.19%						10.50% *	2.55%
California	5.25%						9.73% *	4.66%
Alaska	5.41%						5.50%	6.07% *
Hawaii	4.44%						5.89% *	3.56%
States not shown separately	3.86%						4.24%	5.00%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.4(1997) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State:
United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.9%	41.0%	42.3%	45.7%	48.9%	58.4%	42.6%	54.6%
New England:								
Maine	50.9%	47.0%	46.1%	47.0%	43.0%	63.2%	46.3%	53.4%
Massachusetts	46.4%	40.3%	43.6%	46.6%	35.0%	56.2%	41.5%	47.9%
Connecticut	49.9%	48.6%	55.2%	49.5%	49.2%	50.3%	48.9%	50.4%
Rhode Island	54.9%	46.8%	44.9%	48.2%	54.9%	60.4%	45.8%	58.0%
Middle Atlantic:								
New York	51.5%	42.1%	34.5%	44.6%	49.5%	58.8%	40.3%	55.0%
New Jersey	51.0%	43.4%	50.0%	45.6%	52.8%	53.3%	46.8%	52.1%
Pennsylvania	54.8%	37.6%	42.1%	53.7%	54.7%	60.9%	42.5%	58.7%
East North Central:								
Ohio	57.2%	54.8%	46.7%	51.5%	58.1%	60.3%	50.3%	58.8%
Indiana	54.5%	50.4%	45.7%	49.4%	52.1%	58.2%	49.7%	55.5%
Illinois	53.1%	39.7%	42.2%	46.2%	53.7%	59.1%	42.3%	56.3%
Michigan	61.4%	50.8%	56.0%	58.5%	61.0%	64.4%	54.8%	63.1%
Wisconsin	61.1%	46.7%	62.6%	39.6%	66.3%	66.1%	55.7%	62.7%
West North Central:								
Minnesota	48.7%	44.8%	38.1%	43.9%	45.2%	54.2%	39.2%	51.6%
Iowa	58.4%	50.6%	48.2%	48.1%	55.8%	64.0%	48.4%	60.8%
Missouri	51.3%	36.2%	45.4%	44.7%	44.9%	56.3%	43.2%	53.1%
Kansas	59.9%	66.1%	43.6%	55.7%	48.6%	70.4%	56.7%	61.4%
South Atlantic:								
Maryland	49.6%	36.1%	44.7%	45.7%	45.7%	55.2%	39.8%	52.8%
District of Columbia	42.8%	28.9%	30.8%	33.5%	44.2%	57.4%	29.0%	50.3%
Virginia	53.3%	44.7%	40.6%	41.9%	49.3%	60.1%	40.9%	56.4%
North Carolina	45.6%	36.6%	24.5%	37.0%	35.8%	54.1%	29.5%	49.1%
South Carolina	48.7%	29.5%	34.0%	39.1%	45.6%	57.5%	33.8%	53.2%
Georgia	46.2%	27.0%	42.9%	39.3%	48.0%	50.9%	34.1%	49.4%
Florida	49.1%	32.1%	38.9%	37.1%	46.6%	56.8%	36.8%	52.2%
East South Central:								
Kentucky	55.7%	39.0%	42.9%	61.5%	48.6%	60.6%	43.3%	58.8%
Tennessee	54.0%	49.7%	36.6%	40.4%	51.9%	60.6%	43.2%	56.2%
Alabama	54.8%	43.6%	50.7%	51.0%	51.8%	59.0%	47.9%	56.5%
Mississippi	53.6%	42.4%	48.0%	57.4%	47.2%	57.8%	52.5%	54.1%
West South Central:								
Arkansas	53.7%	44.4%	45.0%	45.2%	61.4%	54.4%	45.8%	55.6%
Louisiana	51.7%	39.5%	54.0%	41.5%	45.4%	58.3%	48.1%	53.6%
Oklahoma	53.6%	33.7%	45.6%	51.2%	53.2%	59.8%	43.3%	56.4%
Texas	49.7%	37.2%	42.0%	45.2%	42.2%	56.1%	42.1%	51.7%
Mountain:								
Colorado	48.0%	29.7%	41.2%	50.0%	44.5%	54.3%	38.1%	51.0%
Arizona	51.4%	35.4%	23.7%	33.6%	45.0%	61.9%	31.4%	56.0%
Utah	65.6%	82.3%	56.2%	61.5%	58.3%	65.7%	70.8%	64.0%
Nevada	45.1%	32.3%	29.4%	41.8%	46.7%	49.1%	32.8%	48.2%
Pacific:								
Washington	47.1%	31.3%	34.9%	36.4%	40.5%	61.0%	33.2%	53.0%
Oregon	46.6%	34.7%	28.0%	38.9%	49.9%	54.7%	34.0%	51.5%
California	49.5%	36.4%	40.9%	39.9%	44.3%	58.8%	39.5%	52.2%
Alaska	49.9%	55.6%	33.7%	39.1%	56.2%	52.4%	45.0%	51.9%
Hawaii	44.4%	30.4%	31.2%	42.2%	37.6%	59.6%	34.4%	49.1%
States not shown separately	55.3%	46.4%	42.1%	48.2%	54.1%	64.0%	45.8%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.4(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
New England:								
Maine	2.91%	4.61%	6.95%	4.58%	5.02%	4.15%	5.47%	2.45%
Massachusetts	3.03%	3.81%	6.35%	4.47%	6.06%	1.46%	3.27%	3.80%
Connecticut	2.02%	5.51%	3.88%	4.81%	4.54%	4.51%	3.02%	2.66%
Rhode Island	2.39%	2.77%	6.38%	4.75%	4.35%	3.13%	1.42%	3.01%
Middle Atlantic:								
New York	1.35%	3.48%	2.25%	4.51%	2.43%	3.76%	2.72%	2.13%
New Jersey	3.08%	3.48%	5.84%	3.91%	7.17%	4.18%	1.61%	3.76%
Pennsylvania	2.50%	5.10%	4.87%	3.72%	2.03%	2.36%	2.94%	2.36%
East North Central:								
Ohio	1.44%	4.29%	4.75%	3.30%	4.99%	1.92%	2.51%	1.59%
Indiana	2.04%	6.71%	5.47%	2.25%	5.48%	2.99%	2.58%	2.41%
Illinois	1.05%	3.07%	4.06%	4.81%	3.32%	1.29%	2.58%	0.92%
Michigan	1.06%	4.57%	4.67%	3.32%	3.15%	1.39%	2.75%	0.98%
Wisconsin	3.31%	4.19%	4.54%	5.99%	4.98%	3.37%	3.38%	4.32%
West North Central:								
Minnesota	2.72%	6.14%	4.87%	3.03%	6.63%	4.05%	3.62%	2.99%
Iowa	2.09%	3.63%	6.92%	4.75%	4.78%	2.45%	3.62%	2.47%
Missouri	2.79%	5.72%	6.62%	3.35%	4.09%	3.70%	2.57%	3.28%
Kansas	3.38%	9.10%	4.72%	3.42%	3.72%	4.66%	4.36%	4.08%
South Atlantic:								
Maryland	2.77%	2.74%	5.70%	3.50%	6.45%	3.99%	2.49%	3.12%
District of Columbia	1.86%	3.86%	4.21%	3.11%	4.63%	3.81%	2.42%	2.39%
Virginia	2.10%	5.07%	8.12%	3.91%	5.71%	2.42%	2.90%	2.44%
North Carolina	1.83%	3.60%	4.39%	4.17%	4.87%	1.95%	1.93%	1.88%
South Carolina	2.16%	2.76%	6.37%	5.81%	5.84%	3.38%	2.77%	2.53%
Georgia	2.39%	5.10%	5.92%	5.37%	4.76%	4.14%	2.81%	2.30%
Florida	2.45%	2.27%	4.34%	4.96%	4.10%	3.07%	2.03%	2.87%
East South Central:								
Kentucky	3.05%	3.89%	4.55%	9.28%	4.57%	2.95%	3.66%	3.45%
Tennessee	2.57%	5.96%	4.98%	4.63%	4.74%	3.01%	1.94%	3.07%
Alabama	1.23%	4.85%	5.49%	6.54%	4.90%	2.36%	2.27%	1.44%
Mississippi	1.48%	5.88%	6.47%	9.06%	5.54%	4.59%	5.48%	2.14%
West South Central:								
Arkansas	2.36%	6.64%	5.74%	6.68%	7.04%	3.48%	3.60%	3.16%
Louisiana	1.93%	5.74%	5.60%	3.44%	5.57%	3.14%	3.68%	2.05%
Oklahoma	2.26%	5.19%	5.41%	6.73%	4.49%	5.63%	4.04%	2.54%
Texas	1.70%	2.87%	5.06%	4.28%	3.57%	2.33%	2.92%	1.81%
Mountain:								
Colorado	2.20%	5.82%	4.34%	6.75%	7.70%	2.95%	3.33%	3.03%
Arizona	2.54%	4.71%	4.37%	4.40%	5.42%	2.40%	3.85%	2.50%
Utah	3.19%	9.59%	6.88%	3.35%	2.50%	3.63%	6.14%	2.78%
Nevada	3.02%	5.38%	4.29%	5.54%	5.88%	3.15%	2.13%	3.34%
Pacific:								
Washington	2.69%	3.44%	3.90%	3.17%	3.92%	4.84%	2.92%	4.00%
Oregon	2.62%	4.99%	6.24%	4.50%	3.83%	3.71%	2.75%	2.37%
California	1.60%	1.93%	3.26%	3.09%	2.81%	1.41%	2.15%	1.94%
Alaska	3.23%	4.97%	5.18%	5.58%	4.88%	3.56%	4.67%	3.40%
Hawaii	2.46%	3.48%	4.20%	4.42%	4.76%	1.90%	1.41%	3.21%
States not shown separately	2.13%	5.12%	4.68%	4.65%	2.70%	3.13%	2.88%	2.02%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.4.a(1997) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.5%	49.3%	33.3%	23.5%	15.9%	12.9%	36.6%	14.4%
New England:								
Maine	12.4% *						30.1% *	4.0% *
Massachusetts	23.9%						39.8%	19.6%
Connecticut	14.9%						21.2%	11.5% *
Rhode Island	22.3%						50.4%	14.6% *
Middle Atlantic:								
New York	18.1%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					39.2%	13.2%
New Jersey	16.4%						44.3%	9.3% *
Pennsylvania	29.5%						43.9%	26.2%
East North Central:								
Ohio	16.7%						41.1%	12.0% *
Indiana	17.1%						34.8%	13.8%
Illinois	18.4%						31.5%	15.5%
Michigan	39.0%						57.5%	35.0%
Wisconsin	28.5%						45.0%	24.3%
West North Central:								
Minnesota	12.9%						41.0%	6.4% *
Iowa	9.4%						35.7%	4.2% *
Missouri	14.7%						43.4%	9.4% *
Kansas	25.7%						63.6%	9.8% *
South Atlantic:								
Maryland	21.3%						27.8%	19.8% *
District of Columbia	17.1%						25.7%	14.3%
Virginia	10.8%						33.8%	6.5% *
North Carolina	11.6%						22.5% *	10.1% *
South Carolina	10.9% *						17.8%	9.6% *
Georgia	8.0% *						16.5% *	6.4% *
Florida	11.4%						23.3%	9.2% *
East South Central:								
Kentucky	24.3%						37.6%	21.8%
Tennessee	9.0% *						20.4%	7.2% *
Alabama	23.7%						28.8%	22.7% *
Mississippi	21.0% *						59.6%	4.4% *
West South Central:								
Arkansas	13.0%						32.4%	9.3% *
Louisiana	14.6% *						19.5%	12.2% *
Oklahoma	11.4%						33.7%	6.7% *
Texas	10.6%						21.6%	8.2%
Mountain:								
Colorado	10.8% *						26.1%	7.4% *
Arizona	7.7% *						20.6%	6.0% *
Utah	21.6%						63.1%	6.7%
Nevada	21.3%						42.7%	17.6% *
Pacific:								
Washington	34.7%						47.9%	31.1%
Oregon	40.6%						40.2%	40.7%
California	18.8%						39.0%	14.8%
Alaska	24.3%						40.4%	18.5% *
Hawaii	35.8%						59.9%	27.8%
States not shown separately	16.2%						37.1%	9.5% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.D.4.a(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	1.87%	2.71%	1.86%	1.59%	0.77%	1.68%	0.55%
New England:								
Maine	3.78% *						9.19% *	1.47% *
Massachusetts	3.92%						5.24%	4.98%
Connecticut	3.35%						6.03%	3.84% *
Rhode Island	3.98%						7.67%	5.07% *
Middle Atlantic:								
New York	2.91%						5.87%	2.79%
New Jersey	3.44%						6.80%	3.38% *
Pennsylvania	4.40%						5.00%	4.95%
East North Central:								
Ohio	4.62%						3.52%	5.17% *
Indiana	3.12%						5.84%	4.11%
Illinois	3.42%						8.71%	3.58%
Michigan	5.51%						5.79%	6.95%
Wisconsin	6.26%						7.65%	7.21%
West North Central:								
Minnesota	2.57%						7.53%	2.57% *
Iowa	1.57%						4.62%	1.51% *
Missouri	2.27%						6.32%	3.07% *
Kansas	5.93%						8.97%	4.20% *
South Atlantic:								
Maryland	5.69%						5.37%	6.94% *
District of Columbia	2.61%						5.31%	3.11%
Virginia	2.60%						8.56%	2.73% *
North Carolina	2.97%						8.22% *	3.49% *
South Carolina	3.40% *						4.13%	4.19% *
Georgia	2.65% *						6.11% *	2.98% *
Florida	2.66%						4.93%	3.07% *
East South Central:								
Kentucky	5.47%						5.67%	6.03%
Tennessee	4.25% *						4.12%	4.68% *
Alabama	7.12%						6.20%	7.67% *
Mississippi	6.75% *						10.70%	2.41% *
West South Central:								
Arkansas	3.48%						5.83%	4.11% *
Louisiana	4.42% *						5.34%	4.71% *
Oklahoma	2.33%						4.22%	3.14% *
Texas	1.76%						5.02%	2.07%
Mountain:								
Colorado	4.37% *						5.97%	4.48% *
Arizona	3.06% *						5.13%	3.40% *
Utah	5.90%						11.25%	1.82%
Nevada	5.55%						8.33%	6.73% *
Pacific:								
Washington	6.30%						6.63%	7.93%
Oregon	7.31%						6.75%	9.87%
California	2.87%						4.38%	3.68%
Alaska	6.44%						7.27%	6.73% *
Hawaii	3.88%						5.67%	4.25%
States not shown separately	4.14%						5.33%	4.89% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.